

PUPPY

Fall POST 2025

What are you doing, Penny?

I'm watching the squirrels gather acorns and hide them away. It reminded me of something.

Reminded you of what?

That it's important to save now for things we'll need later.

Right! Just like the squirrels, we should start planning and saving for holiday gifts and winter fun so we don't run out of money when we need it.

So... if I bury my toy mice now, does that mean Future Me gets a surprise later?

<sigh> Well... that's one way to plan ahead.



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FINANCIAL

Whew! All this talk about planning ahead has me bone-tired. Now it's your turn to have some fun. Turn the page for some rib-tickling skeleton jokes you can cut out, and help me count all the skeletons that are running around for Halloween.



Skeleton Search

A Counting Adventure

Skeletons here, skeletons there, skeletons found just about everywhere! In the park, out for a ride, trick-or-treating far and wide!

- Look at each picture carefully.
- Count the skeletons in each scene.
- Write the number of skeletons next to each picture.
- Add them all up to find the total number of skeletons!



Skeletons are everywhere this Halloween season. Let's see how many you can find.



1. How many skeletons are picking apples? ____



2. How many skeletons are eating pizza? ____



3. How many skeletons are riding in the car? ____



4. How many skeletons are trick-or-treating? ____

5. How many skeletons did you find in all? ____



These skeleton puns are meant to be shared. Cut them out, tell them to family over dinner, leave them for friends to find, and watch them all crack up.

RATTLE THEIR FUNNY BONE

SKELETON JOKE TO SHARE



Why did the skeleton go to the party alone?
Because he had no body to go with!

What's a skeleton's favorite instrument?
The trom-bone!



Why don't skeletons fight each other?
They don't have the guts!



What do skeletons order at restaurants?
Spare ribs!



What do you call a skeleton who won't work?
Lazy to the bone!

What do skeletons say before they eat?
Bone appétit!



Why are skeletons so calm on Halloween?
Because nothing gets under their skin!



Who is the most famous skeleton detective?
Sherlock Bones.



What kind of jokes do skeletons laugh at?
Humerus ones.



Who won the skeleton beauty pageant?
No body!



Puppy Trainers

A Guide for Teaching Kids About Money

Needs vs. Wants: The Fall Edition

As the leaves change and the holiday season approaches, it's the perfect time to teach kids an important financial lesson—the difference between needs and wants.

With back-to-school shopping behind us and holiday wish lists already forming, children are surrounded by choices. Do they need that new jacket, or do they want the one with sparkles and LED lights? Is a trip to the pumpkin patch a fun seasonal tradition, or could a free nature walk and homemade cider create just as many memories?

And let's be honest, this is a great reminder for parents, too. Fall is full of tempting extras, from impulse holiday decor buys to splurging on every fall-flavored treat. Modeling good spending habits is just as important as teaching them!

How to Help Kids (and Ourselves) Make Smart Spending Choices This Fall:

- **Use Real-Life Examples.** Fall is full of great teachable moments. Have them compare the cost of different brands of cereal when grocery shopping. When looking at Halloween costumes, discuss how making a costume at home can be just as fun as buying an expensive one or do an online search together for coupons.
- **Try a "Pause Before You Purchase" Rule.** Encourage kids to wait a day before spending their money on a "want." Often, they'll realize they don't need it after all. Parents can benefit from this, too. How many times has an online cart full of fall goodies magically emptied overnight?
- **Encourage Smart Saving.** If they really want something, have them set a goal. Helping them budget for items teaches patience and financial responsibility.

• **Remind Them (and Yourself) That Fun Doesn't Have to Cost a Fortune.** Raking leaves, baking fall treats, and watching a Halloween movie at home can be just as enjoyable as more expensive outings. Sometimes, the simplest traditions are the ones that stick.

By helping kids understand needs vs. wants, you're not just teaching them about money, you're reinforcing valuable habits for the whole family.

Answer from page 2

1. Apple Picking: 5
2. Pizza: 2
3. Car: 3
4. Trick-or-Treating: 3
5. Total: 13

COUPON

Deposit \$5 into your kid account and receive an emoji hacky sack for free. One prize per member. Must redeem coupon in person.



NAME _____

ACCOUNT# _____