

Start the year with a goal and a place to grow it. Now it's your turn. Flip the page to count snowflakes with Buck, then cut out your own to fill in with your big new year goals. One for saving and one for dreaming, both for you. We can't wait to see you at your local DFCU branch, saving for something amazing!

MITTEN MATH

Instructions

Buck is trying to catch and count snowflakes in his mittens. Will you help him? Look at each mitten and count the snowflakes. Write the number next to each one, then add them all up to find the total.

How many snowflakes did Buck catch?



Paw-sitively too many snowflakes for me to count on my own!



1. How many snowflakes?



2. How many snowflakes? __



3. How many snowflakes? ___



4. How many snowflakes? ____



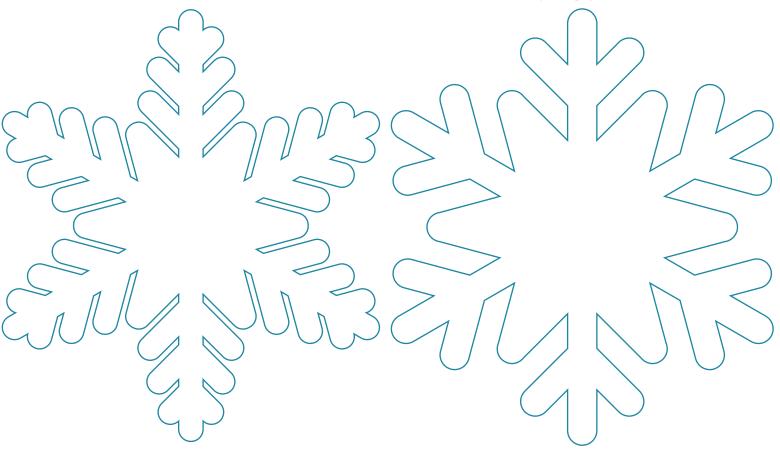
Just like Penny, Bill, and Buck, you can start the year by writing down your big goals right on a snowflake. Let's get started!

- Decorate the two snowflakes below with your favorite colors and designs
 - Fill them in with your goals for 2026
- When you're done, ask a grown-up to help you cut them out
 - Hang them somewhere special to remind you of your goals all year long

- Scissors (ask a grown-up for help!)
- Tape or string to hang them up



"My savings goal for 2026 is..." This year I want to learn, try, or bo...



Puply Trainers New Year, New Habits

The start of a new year is the perfect time to help your child set fun, age-appropriate goals while building financial literacy at the same time. Whether they're saving for a toy, a trip, or just learning the value of money, you're their best role model.

One of our activities helps kids write down their goals on paper snowflakes, including one focused on saving. It's a fun, hands-on way to start conversations about money, priorities, and planning ahead.

Here are a few tips to get you started:

Set a family savings goal together. Maybe it's for a pizza night, a weekend outing, or even a rainy day fund for something special. Let them help track progress.

Let your child "earn and learn." Give them small opportunities to earn money and decide how to spend or save it. (Spoiler: Not all of it will make it into savings and that's okay.)

Celebrate the wins. Did they meet a goal? Remember to recognize it, no matter how small. Positive reinforcement makes saving feel rewarding.



Make it visual. Use a sticker chart, a jar they can see filling up, or a savings tracker to make progress more tangible.

This year, turn resolutions into routines and help your child build healthy money habits that last long after the snowflakes have melted.

Answer from page 2

1: 4 2: 2 3: 3 4: 1

COUPON

Deposit \$5 in your account at your local branch and receive this cool Peanuts coloring puzzle! Must redeem coupon in person.



NAME .

ACCOUNT#