

# NEST NOTES

Winter 2016

## BIRD'S EYE VIEW!

One...two...three...  
four...five...

Owlvivia! What  
are you doing?

I am counting the snow-  
flakes as they are falling!

That would  
take forever!

But I'm  
practicing  
counting!

I have an idea! How about we go  
count the money in our piggy banks  
and then take that money and put it in  
our **DFCU Financial** savings accounts!

That's a great idea! And then  
after how about we could go  
get some ice cream!

**ICE CREAM IN  
THE WINTER?!**

**YES!**

How about a cup of hot chocolate?  
There is a Starbirds Café we can fly  
into right next to the branch.

That sounds good, too! I'll  
take my hot chocolate with  
a scoop of ice cream!

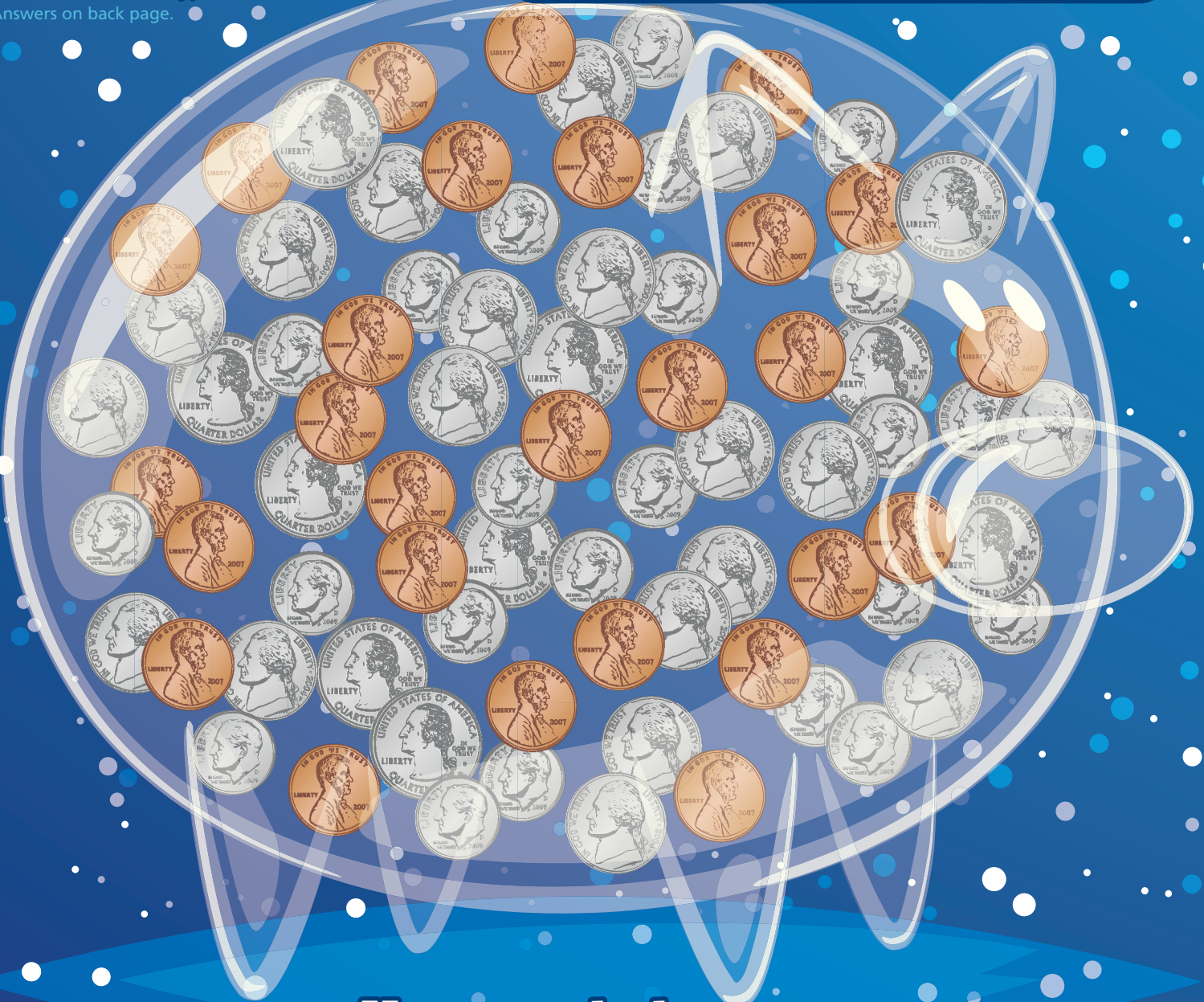
They don't have ice cream silly. Let's  
just get you some hot chocolate with  
whip cream, but first let's see how  
much money we saved.

# What's in the Piggy Bank?

You just added a lot of new coins to your piggy bank! Using the chart below, determine the amount of coins you now have in your bank. In the first column, determine the total number of coins using tally marks. In the second column, write the value of each type of coin.

Answers on back page.

Type of Coin	Tally Marks	Value of Coins
Pennies		
Nickels		
Dimes		
Quarters		
Total		



## How much does ...

Answers on back page.

One penny equal? \_\_\_\_ cent • One nickel equal? \_\_\_\_ cents • One dime equal? \_\_\_\_ cents • One quarter equal? \_\_\_\_ cents



## Three colorful cans are shown: a yellow can on the left labeled 'SHARE', an orange can in the middle labeled 'SPEND', and a pink can on the right labeled 'SAVE'. They are set against a light blue background with a dark blue base.

# COUPON

Whoooo wants to have a hoot with your own deck of \$100 bill playing cards? Deposit at least \$5 in your account to receive your set of cards! Coupon good while supplies last so make your deposit today!



NAME \_\_\_\_\_



ACCOUNT # \_\_\_\_\_

## HEY, WISE KIDS!

### WHOOOO'S GOT A GREAT IDEA ABOUT HOW TO SPEND YOUR 2015 CASH BACK?

What are you planning on doing with your 2015 **Cash Back**?

We'd love to hear about what you did with your **Cash Back**. Save? Spend? Share?

Send us an email at:

[wise.kids@dfcufinancial.com](mailto:wise.kids@dfcufinancial.com)

Include your first name, city you live in, and what you plan to do with your **Cash Back**! We'll share your answers in our April issue! Whoooo's story will we share????!

## ANSWERS TO "WHAT'S IN THE PIGGY BANK"

27 Pennies, 20 Nickels, 21 Dimes, 14 Quarters

One penny equals 1 cent • One nickel equals 5 cents  
One dime equals 10 cents • One quarter equal 25 cents

## WISE PARENTS

Here are some of the lessons to think about teaching as your child grows older:

1. Teach your children values about money, then practice what you preach, making sure your family lives those values. Talk openly about money from an early age, helping them understand what money can and cannot do for them.
2. Teach your children the joy of work and of a job well done. Let them learn the lesson in school and at play, then encourage chores around the house to put it into practice. Make sure they realize that working isn't just about making money; it's also about learning patience and honing communication skills, both of which will likely help them become more successful later in life.
3. Let your children learn to manage money, to spend or save as they see fit. Allow them to make mistakes, living with and learning from their choices. It may pain you to see them use their birthday money on an expensive video game or doll, but in the long run, it's the best way for them to learn that immediate gratification only takes one so far.

