

PUPPY

Spring POST 2020



Time to spring clean!

Time to go through all of our stuff and donate what we don't use.

You definitely do not use all of those purses that you have in your closet.

Why don't you go through them and donate a couple to someone who would use them more.

Go through them all and make sure there isn't more money in there that you can put in your savings account at **DFCU Financial**.

Keep going! Who knows how much you could find!

On the next page, help Bill and Penny decide how to Save, Spend and Share!

What?!

I **use** everything!

I only use them when they match my outfit!



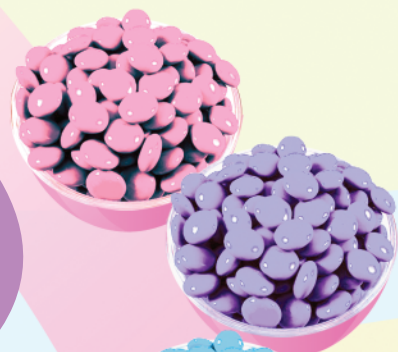
Okay...oh, hey! There is a twenty dollar bill in this one!!!

Hey! Here is another twenty – and a five!



The Cash Back
Credit Union

PENNY'S FLOWER PRETZEL TREATS



INGREDIENTS

- 1 bag of regular twist pretzels
- 1 bag of white chocolate melting wafers
- 2 bags of springtime M&M's
- 5 bowls to separate the colors of the M&M's
- 1 cookie sheet fitted with parchment

DIRECTIONS

- STEP 1** Preheat oven to 325 degrees.
- STEP 2** Separate the M&M's by colors into the bowls.
- STEP 3** Lay out 20 pretzels onto the cookie sheet.
- STEP 4** Place a white chocolate melting wafer onto the pretzels.
- STEP 5** Place your cookie sheet into the oven for 2-3 minutes. Check every minute to see if the chocolate looks like it's starting to melt. Once the chocolate is slightly melted, pull the tray out.
- STEP 6** Using five M&M's from a color, form a flower on the chocolate.
- STEP 7** Place another color of M&M's into the center of the flower.
- STEP 8** Let cool and enjoy! *Makes 20 pretzels.*



Enjoy!

SAVE • SPEND • SHARE



YOU WILL NEED:

- 3 clear jars
- String or ribbon
- Scissors

HERE'S HOW:

- 1 Cut out the tags and use string to tie them around the top of the jar.
- 2 When money is earned, place in each jar based on how you'd like to distribute it.
- 3 Once the save jar is full it's time to come to DFCU Financial to deposit into your savings account.



What are you saving for?

How long do you think it will take you to save for it?

Who can you share money with?

Why is it important to share with others?



SPRING!
ACTIVITY



Puppy Groomers

A Guide for Teaching Kids About Money

3-5 YEARS OLD

- Identify coins & value
- Identify items that cost money
- How people earn money by working
- The idea of having to wait for something you really want
- Wants vs. needs

6-10 YEARS OLD

- Allowance discussion
- Choices for how to spend money
- Price comparisons
- Open a savings account

11-13 YEARS OLD

- Goal setting
- Save at least 10%
- Value of hard work
- Don't spend money you don't have
- Importance of privacy and security

COUPON

Strike it rich with a pen on a rope.

Deposit \$5 in your account to receive a cool \$100 bill pen. Coupon good while supplies last, so deposit yours today!

NAME _____

ACCOUNT# _____



14-18 YEARS OLD

- Creating a budget
- Knowing the difference between a debit card and a credit card
- Importance of avoiding credit card debt
- Taxes - what they are, how it affects earnings
- Get a job



YOUNG ADULT

- Credit score - what it is & how to build good credit
- Save at least 3 months expenses for emergencies
- How to keep track of checking and savings account
- How to rent an apartment
- Sticking to a budget
- How to buy a car
- Investing
- How health insurance works & how much it costs

