

PUPPY

Spring POST 2018

Spring is here!
Weee!

Penny, what has
gotten into you?!

After this winter, I don't
care if I'm muddy!

Jump in the mud, Bill!

Hey, where did
Buck go!?

Cannon ball!

I'm over here.
I'm covered in
mud from you!

Ugh! Dogs...

Ok guys, let's go get cleaned up
so we can go deposit our checks
from grandpa into our DFCU
savings accounts.

You guys go ahead. I'm
gonna deposit through
the mobile app and
then take a cat nap.



On the next page, see how Penny, Bill and Buck
save their money at DFCU Financial.

52-week Money Saving Challenge For Kids

Use your chore money, birthday money, or money from family to start the 52-week Money Saving Challenge. Simply start with a quarter and every week save a quarter more than the previous week's savings. You will see how saving a little bit every week will turn into a lot!



WK	WEEK OF	DEPOSIT	BALANCE	✓
1		\$.25	\$.25	
2		\$.50	\$.75	
3		\$.75	\$1.50	
4		\$1.00	\$2.50	
5		\$1.25	\$3.75	
6		\$1.50	\$5.25	
7		\$1.75	\$7.00	
8		\$2.00	\$9.00	
9		\$2.25	\$11.25	
10		\$2.50	\$13.75	
11		\$2.75	\$16.50	
12		\$3.00	\$19.50	
13		\$3.25	\$22.75	
14		\$3.50	\$26.25	
15		\$3.75	\$30.00	
16		\$4.00	\$34.00	
17		\$4.25	\$38.25	
18		\$4.50	\$42.75	
19		\$4.75	\$47.50	
20		\$5.00	\$52.50	
21		\$5.25	\$57.75	
22		\$5.50	\$63.25	
23		\$5.75	\$69.00	
24		\$6.00	\$75.00	
25		\$6.25	\$81.25	
26		\$6.50	\$87.75	

WK	WEEK OF	DEPOSIT	BALANCE	✓
27		\$6.75	\$94.50	
28		\$7.00	\$101.50	
29		\$7.25	\$108.75	
30		\$7.50	\$116.25	
31		\$7.75	\$124.00	
32		\$8.00	\$132.00	
33		\$8.25	\$140.25	
34		\$8.50	\$148.75	
35		\$8.75	\$157.50	
36		\$9.00	\$166.50	
37		\$9.25	\$175.75	
38		\$9.50	\$185.25	
39		\$9.75	\$195.00	
40		\$10.00	\$205.00	
41		\$10.25	\$215.25	
42		\$10.50	\$225.75	
43		\$10.75	\$236.50	
44		\$11.00	\$247.50	
45		\$11.25	\$258.75	
46		\$11.50	\$270.25	
47		\$11.75	\$282.00	
48		\$12.00	\$294.00	
49		\$12.25	\$306.25	
50		\$12.50	\$318.75	
51		\$12.75	\$331.50	
52		\$13.00	\$344.50	



WHAT IS A BUDGET?



A Budget is a list that helps you remember how much money you have to buy things.

It's easy to make a Budget!

1. Write down the money that you get from your grandparents, aunts, uncles or allowance.
2. Write down the money that you spend when you buy things.

Here's how it works!

If your parents give you \$2 a week for allowance, then your "Income" (Money) is \$2.

If you want to buy a toy that costs \$6, then you know you don't have enough money yet.

You only have \$2 now. So, you will have to earn \$4 more to buy the toy.

\$6 Toy – \$2 "Income" (Money) = \$4 Still Needed to Buy the Toy.

\$2 Week 1 Allowance + \$2 Week 2 Allowance + \$2 Week 3 Allowance = \$6 Total "Income" (Money)

If you save your money for three weeks, you will have enough money to buy the toy!
Ask your parents to help you reach your goal.

INCOME (MONEY)	HOW MUCH DO I HAVE?	HOW I GOT THE MONEY!
ALLOWANCE	\$	
BIRTHDAY MONEY	\$	
OTHER MONEY	\$	
ALL OF MY MONEY TOGETHER	\$	

THINGS I WANT TO BUY	HOW MUCH DOES IT COST?	WHY I WANT TO BUY IT!
1.	\$	
2.	\$	
3.	\$	
WHAT IT ALL COSTS		

DO I HAVE ENOUGH MONEY?	\$	
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Puppy Groomers

TEACHING KIDS ABOUT MONEY: IN GENERAL

Be a role model of responsible money management. Paying of all your bills on time and staying out of financial trouble could set the right tone for the next generation.

Here are a few simple areas to consider when you start showing your little one the ins and outs of financial responsibility.

WANTS vs. NEEDS

Show your future saver the difference between a want and a need. While they may "want" a new video game, they "need" a new rain coat and boots for Spring.

SAVING vs. SPENDING

It's up to you to show your kids how to save and spend. Take your child shopping and explain how to comparison-shop. Explain the difference between price and value.



SHARE THE BUDGET

If you are comfortable with the idea, show your child the family budget. This is a great teaching opportunity. They'll see that the cost of cell phones, TV and trips to the grocery store add up quickly.

A friendly reminder about our Kids and Teens Program

KIDS CLUB

(for kids 0-12)

We believe that kids should learn about money management at an early age so they can succeed financially as adults.



TWEEN AND TEEN ACCOUNTS

(for tweens 10-13)

- Savings Account
- ATM Card

(for teens 14-17)

- Checking Account
- Savings Account
- Debit Card
- Teen Visa® Platinum Credit Card*



**Parent or guardian must be joint on the account and meet the credit requirements. Driver's license or State ID preferred as a form of identification.*

COUPON

Have a ball with these \$100 bill bouncing balls. Deposit \$5 in your account to receive one! Coupon good while supplies last. Deposit yours today!

NAME _____

ACCOUNT# _____

