

On the next page help Penny and Bill learn about needs vs. wants.



There's a **difference between** wanting to buy something and needing something. For example, you **want** a new sweater, like Penny, but you don't exactly **need** one. Wants are things you'd like to have, but if you don't you'll still survive. Needs are things you can't live without such as nutritious food, clothes or something for school.

Use the chart below to write your needs vs. wants.

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Date	Item	Need	vvant	Purchase from (store, internet, other)	Cost	
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						1
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Snow Painting MAKE A SNOW BUCK

All you need is a little imagination and some paint. Rather than making a snowman while outside in the snow, make a Snow Buck. Buck the cat is Penny and Bill's best friend. Make a snow cat and use some orange and black paint to turn it into Buck. Share a picture of your Snow Buck on **DFCU Financial'**s Facebook page. We'd love to see your version of Snow Buck. So hurry up and get outside in the snow!

It's like looking into a mirror!



TIPS FOR TEACHING KIDS FINANCES

Talk about money. Don't make it taboo, be open with financial conversations around your kids.

Be a smart shopper. To teach wise spending, encourage 'shopping around' to find the best deal.

Keep it fun. Play money games, like Monopoly, to teach money management and future planning.

Involve them. Keep a saving jar for your next family vacation and book together once you have the money saved.

Be transparent. Talk to them about financial mistakes and following smart decisions you made.

Understanding the basics means your child will be mindful about money from the start.

COUPON

It's all smiles with these playful pooches. Come on in and get a puppy stamper. Deposit \$5 in your account to receive! Coupon good while supplies last so deposit yours today!

ACCOUNT# __



A friendly reminder of our Kids and Teens Program

WISE 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

dfcu

CARDHOLDE

4000 12 dfcu

4000 1234 5678

VISI

THE 12/12

(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.

