

NEST NOTES

Spring 2015 **BIRD'S EYE VIEW!**



Spring is coming! **Yay!**

I know! I can't wait! It was too cold this winter! All of our friends are flying back!



We need to look at our DFCU Financial accounts to make sure we have enough money to go out to eat with them!



Yes! Let's fly into the branch and check out our savings accounts.

I am so excited! I think I will buy some new rain boots with the extra money I take out of my savings account from DFCU Financial.



Wait a minute, little sis; you need to keep some money in your savings account.

Let's create a budget to follow so you can save for those rain boots.

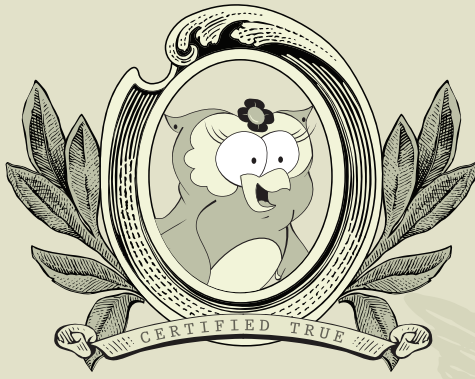


Oh ok, you're right! You're always right!

On the next page, learn what a budget is and how to set one up.



dfcu
FINANCIAL



WHAT IS A BUDGET?



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

It is 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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ROOTING YOUR OWN GARDEN

DIRECTIONS:

Step 1: Ask an adult to help you crack the top third of the egg. You can do this by tapping the egg on the edge of a bowl.

Step 2: Empty the yolks out of the eggshells completely.

Step 3: Carefully rinse the eggshells out well.

Step 4: Take the empty eggshell, and poke a hole in the very bottom with a push pin. This hole provides drainage, so the roots of your plant don't drown. You only need to poke one small hole; more than one might crack the shell.

Step 5: Using a small spoon, fill the eggshell with moist potting soil.

Step 6: Place seed in potting soil.

Step 7: Write what you planted in each egg on a strip of paper and tape to a coffee stirrer. Gently place in each egg.

Think about the amount of light you have available in your home and garden, and use seeds that will thrive in these conditions. Plant your seeds according to directions. The seed package will tell you how deep to plant the seeds. If you want quick results, try beans or cucumbers - they usually sprout in a few days.

Almost all garden vegetables are suitable as starter plants in eggshells, and beans, squash, and cucumber can be transplanted into the garden about a week after they sprout. Smaller seeds are probably more suitable.

Herbs are fun and easy to grow. Try basil, parsley, and dill. How about flowers? Did you know that marigolds are edible?

Once your eggshell seedlings have one or two sets of true leaves, they're ready to transplant to larger pots or out into the garden. Transplant shells and all! Once the plants are settled in place, you can crack the shells around them to give the roots more room to grow or, if you can't manage that safely, leave them whole and let nature do the job. The eggshells will add calcium and other essential nutrients to the soil.

SUPPLIES

EGGSHELLS
EGG CARTON
COFFEE STIRRERS
POTTING SOIL
SPOON
PUSH PIN
SEEDS
PAPER
TAPE

beans



**YOU ARE ALREADY SAVING MONEY
GROWING YOUR OWN PLANTS!**

COUPON

NAME _____

ACCOUNT # _____

Whoooo wouldn't love these awesome owl stampers? Deposit at least \$5 in your account at any DFCU Financial branch and receive an owl stamper. Coupon good while supplies last, so make your deposit today!



WISE PARENTS

SHARE YOUR CASH BACK STORY:

I am going to buy one video game from GameStop and keep the rest of my CASH BACK at DFCU Financial!
- Bryce, Livonia



Tip #1: Talk openly about money with your kids.

Explain to your children the three things you can do with money...SAVE, SPEND, and SHARE...all three are equally important!

Tip #2: Teach them the principle of earning their money. It will instill in them a sense of the value of a dollar and help them set their priorities.

Tip #3: Teach them to spend wisely. You know what that means...compare products for value and quality, get the best price, seek advice when needed, and above all, buy only when you don't have to compromise on whatever goal was in mind when you decided to spend the money!

Tip #4: Teach them to save.

Allowance money for household chores, gift money from grandparents and other relatives, and earned money from babysitting, grass cutting or other chores done for others should have a portion set aside for savings.

