

PUPPY

Spring POST 2025



What are you up to, Buck?



Oh, just watching birds. I love birds. They are so pretty and smart.



And springtime is the best time to see them! Have you seen a lot?

There are so many flying around, but it's hard to get a good look. They come from the left, the right, in front of me, behind me. And they never stay still for long. But it's still fun.

You know what would help? A bird feeder or a bird bath! Then they'll stay in one place longer.

But Penny, that costs money. And we're all saving right now.

True, Bill. But I know a simple and economical way to make some bird treats that won't break the bank!

Great idea, Penny! Let's figure out how much we need to budget for this activity and put the rest in our savings account at **DFCU Financial**.

That sounds purr-fect! Tell me more!

Bill and Penny are going to budget for their homemade bird treats. You can join them in making your own treats! It's simple and economical. Plus, you can help Buck spot a really cool bird right after. Turn to pages 2 and 3 to get started!





PENNY'S

Cookie Cutter Bird Treats



Woof, woof! Hi, friends! It's me, Penny. My buddy, Buck, loves watching birds through his window. So I thought it would be a great idea to attract more birds to our trees by making some yummy bird treats. Can you help me make these special treats? Let's get started!

WHAT YOU NEED:

- Birdseed (2 cups)
- Unflavored gelatin (2 packets)
- Warm water (1/2 cup)
- Mixing bowl
- Spoon
- Cookie cutters
- Wax paper or parchment paper
- String, ribbon, or twine



DIRECTIONS

STEP 1

Prepare the Gelatin:

- In a mixing bowl, pour 1/2 cup of warm water.
- Sprinkle 2 packets of unflavored gelatin into the water and stir until the gelatin is completely dissolved.

STEP 2

Mix in the Birdseed:

- Slowly add birdseed to the gelatin mixture, stirring as you go. Keep adding birdseed until you have a thick, sticky mixture. It should be sticky enough to hold together when pressed into the cookie cutters.

STEP 3

Shape the Treats:

- Lay a piece of wax paper or parchment paper on a flat surface.
- Place the cookie cutters on the wax paper.
- Spoon the birdseed mixture into the cookie cutters, pressing it down firmly to fill the shapes completely.

STEP 4

Add a Hanging Loop:

- Cut small pieces of string or twine.
- Make a small hole at the top of each bird treat using a toothpick or the end of a spoon.
- Thread the string/ribbon/twine through the hole and tie a knot to make a loop for hanging.

STEP 5

Let Them Set:

- Leave the bird treats in the cookie cutters for a few hours to overnight to let them set. You can also put them in the fridge to speed up the process.

STEP 6

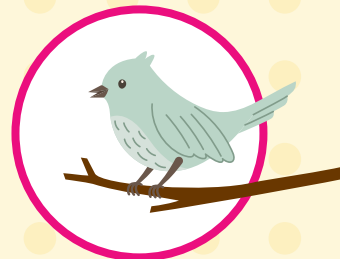
Remove the Cookie Cutters:

- Once the bird treats are firm, carefully remove the cookie cutters.

STEP 7

Hang Your Bird Treats:

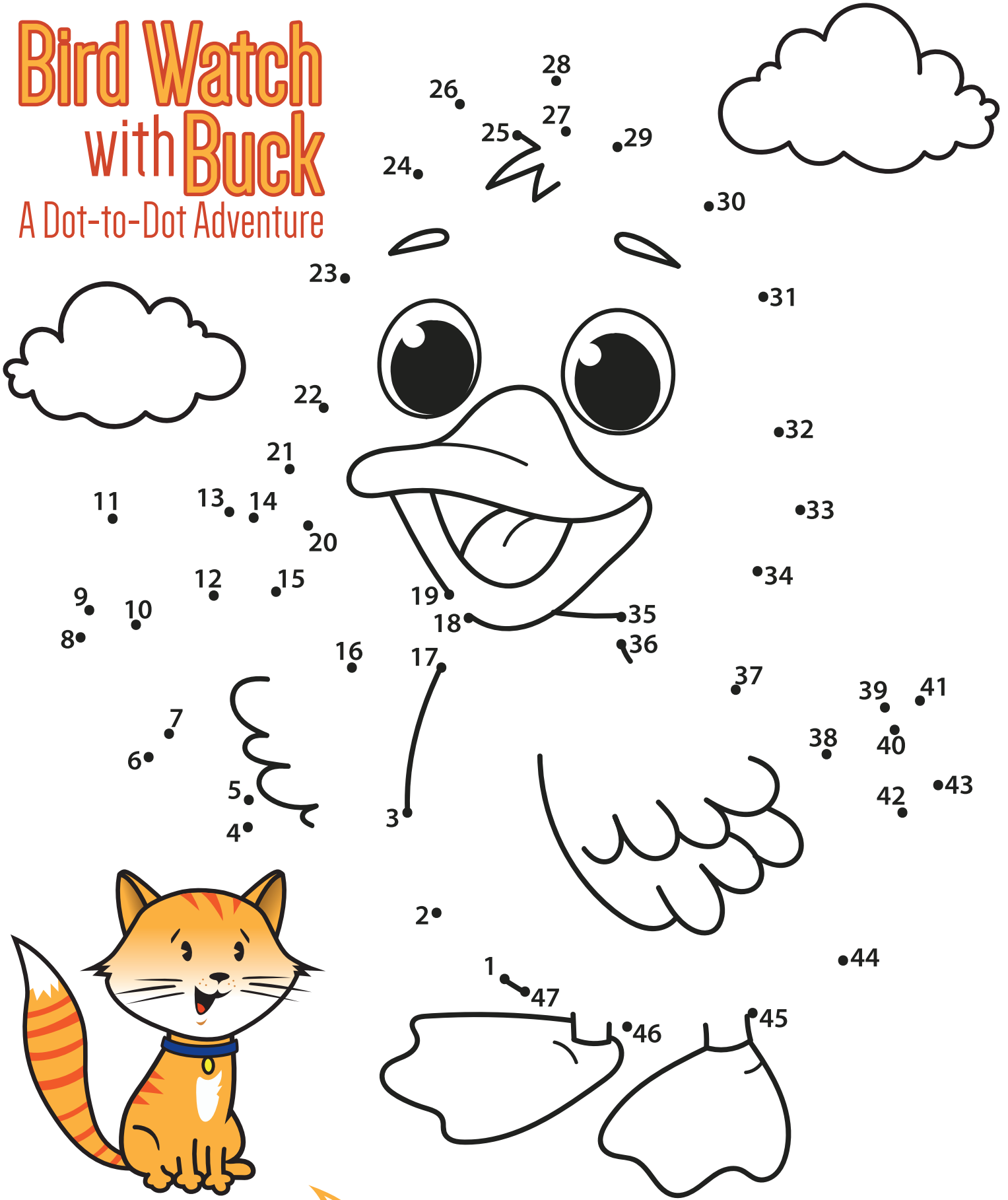
- Find a nice spot outside, like a tree branch or a hook on your porch.
- Hang the bird treats using the string, ribbon, or twine loops.



And there you have it! You've made yummy treats for the birds to enjoy. Watch as they come to snack on your creations!

Bird Watch with Buck

A Dot-to-Dot Adventure



Hey there, Bird-Watching Buddies! I just spotted a super cool bird! But it's so well-hidden, I can barely see it. Can you help me uncover it? Take your pencils and connect the dots in order. Let's find out what the bird looks like!

Puppy Trainers

A Guide for Teaching Kids About Money

Demystifying Money for Your Kids: Tips for Parents

Teaching financial literacy early on can set your child up for a lifetime of smart money decisions. Here are some easy and engaging tips to get started this spring:

1. Involve Children in Budgeting

When planning your next grocery trip or family outing, let your child help create the budget. Give them a small amount to manage and let them decide how to allocate it. This hands-on experience can teach them the basics of budgeting and the importance of making choices.

Example: "Alright, we're spending \$150 on groceries today. How about you handle \$15 of that? What snacks can we get within your budget?"



2. Birthday Money Plans

When your child receives money for birthdays or special occasions, help them plan for it. Encourage them to decide how much to save, how much to spend, and maybe even how much to donate. This practice can instill a sense of responsibility and the joy of giving.

Example: "You got \$30 from Grandma! Let's decide together: how much will you save, spend, and maybe share with someone in need?"

3. Saving for Big-Ticket Items

Is there a toy or game your child has been eyeing? Use it as an opportunity to teach about saving. Help them set a savings goal and track their progress. Celebrate their milestones to keep them motivated.

Example: "That LEGO set costs \$40. If you save \$10 from your allowance each week, you'll have enough in a month! Let's make a chart to track your savings."



4. Understanding Needs vs. Wants

Teach your child to distinguish between needs and wants. This understanding is crucial for making wise spending choices. You can make it a game by sorting items in your shopping cart into "needs" and "wants."

Example: "Milk and bread are needs, because we need them for meals. That new action figure is a want. It's fun to have but not something we need."



5. Lead by Example

Children learn a lot by watching their parents. Demonstrate good financial habits by talking about your own budgeting and saving practices. Share your goals and how you're working towards them.

Example: "Mommy and Daddy are saving up for a family vacation. We're putting a little money aside each month to make it happen!"

Remember, the goal is to make learning about money fun and relatable. With these simple tips, you'll be well on your way to raising a financially savvy kiddo!

COUPON

Deposit \$5 into your kid account and receive a free bookmark. One prize per member. Must redeem coupon in person.



NAME _____
ACCOUNT# _____

