

PUPPY

Winter POST 2019



Hey, Penny! Do you want to build a snowman?



Absolutely! But first we need to go buy a new hat, scarf, and mittens. Then we will have to swing by the grocery store to get a carrot and some charcoal.



Penny, we can save a lot of money by reusing some of the stuff we have here at home.



But the neighbors will see we're using the same stuff again!

I'm pretty sure the neighbors won't care or remember. Besides, instead of spending our money on stuff we already have, let's deposit it into our **DFCU Financial** savings accounts.



You're right. It's better for us to save our money in case we need it in the future.

Good idea, Penny. Let's go make the coolest snowman ever!



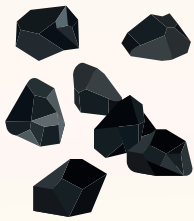
On the next page, help Penny and Bill decide how much money they would need to build a snowman.



BILL'S SNOWMAN STORE

You have \$10 to purchase everything you need to build a snowman.

What can you buy? How many different ways can you accessorize your snowman?



Charcoal Eyes/Mouth: \$1



Mittens: \$1



Glasses: \$2



Hat: \$2



Scarf: \$2



Sunglasses: \$2

Sweater: \$2



Carrot Nose: \$1



Necklace: \$2



Buttons: \$1



Ear Muffs: \$2



Candy: \$1



PENNY'S Peppermint Bark

INGREDIENTS

- 2 cups semi-sweet chocolate morsels
- 2 cups white chocolate morsels
- 1/8 teaspoon peppermint extract
- Crushed peppermint candies

DIRECTIONS

STEP 1 Pour semi-sweet morsels and white chocolate morsels into separate microwave safe bowls.

STEP 2 Melt the semi-sweet chocolate morsels starting at 15-second increments, stirring frequently until chocolate is melted and smooth.

STEP 3 Add peppermint extract to the melted semi-sweet chocolate and stir.

STEP 4 Pour melted semi-sweet chocolate onto a wax-paper baking sheet then refrigerate for 10 minutes.

STEP 5 Now it's time to melt white chocolate just like you melted the semi-sweet chocolate.

STEP 6 Pour melted white chocolate on top of the cooled semi-sweet chocolate and then sprinkle crushed peppermint candies and refrigerate until solid.

STEP 7 Remove from fridge, break apart, and enjoy!



Eat and Enjoy!

Puppy Groomers

A Guide for Teaching Kids About Money

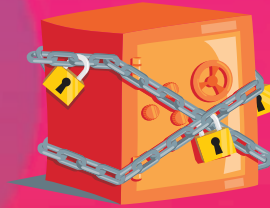
3-5 YEARS OLD

- Identify coins & value
- Identify items that cost money
- 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

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



COUPON

Hurry into your local DFCU branch for a **pawsome** bracelet. Deposit \$5 in your account to receive! Coupon good while supplies last so deposit 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 jobs
- 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
- Sticking to a budget
- How to rent an apartment
- How to buy a car
- Investing
- How health insurance works & how much it costs

