

# PUPPY

## Summer POST 2019



Two new bathing suits, four pairs of flip flops, three pairs of sunglasses, five beach towels, and 5 super cute floppy hats to match!

I'm online shopping.

What are you doing?!

Penny! You don't need all of that!



Of course I do! I'm going to use this credit card to buy it all because I have money on it. What do you need? I will add it to the order.

No! I don't need anything. You don't just have money on the credit card. You'll have to pay all of that back! Only buy what you need – instead of what you want.



Well, I need a pair of sunglasses. Remember, you stepped on mine?

Oh, yeah. Ok, let's just purchase those – but I will buy them for you.



On the next page, learn the difference between a debit card and a credit card!





# BILL'S

## Summertime Dirt Cups

### INGREDIENTS

- 1 pkg (3.9 oz.) chocolate instant pudding mix
- 2 cups cold milk
- 1 tub (8 oz.) Cool Whip, thawed
- 20 Oreo cookies (finely crushed, with filling removed)
- 10 gummy worms

### DIRECTIONS

- STEP 1** Whisk together pudding mix and milk in a medium bowl for 2 minutes – let stand 5 minutes
- STEP 2** Fold in Cool Whip and add 1/2 cup cookie crumbs
- STEP 3** Spoon into 10 (6-7 oz.) clear plastic cups
- STEP 4** Top with the remaining cookie crumbs
- STEP 5** Refrigerate 1 hour
- STEP 6** Top with gummy worms just before serving



*Eat and Enjoy!*

# Puppy Groomers

## A GUIDE TO TEACHING KIDS ABOUT MONEY

### Wise Spending Habits Start Early

Any age is a great time to start teaching your child about money. Here are a few simple areas to consider for financial responsibility.

### Wants vs. Needs

Show the difference between a want and a need. While they may “want” a new action figure or video game, they “need” coats and hats and gloves to stay warm. Show them how these are better for a family budget and keep you warm all winter long.

### Saving vs. Spending

It’s up to you to show how to save and spend wisely. Go shopping and explain how to comparison-shop. Explain the difference between price and value. In addition, show them why your family saves money for the future and how to work toward a savings goal.

### Share the Budget

If you are comfortable with the idea, share the family budget. This is an amazing teaching opportunity. They’ll see that cell phones, cable TV, and trips to the store add up quickly. Above all, share what you know about money. They might not get it at first, but the lessons you impart today will last a lifetime.



NAME \_\_\_\_\_

ACCOUNT# \_\_\_\_\_

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

## Summer SCHEDULE

Make it  
**Monday**  
Time to get crafting!



Learning  
**Tuesday**  
Library time!



Water  
**Wednesday**  
Sprinklers, water balloons and splash pads – oh, my!



Take a Trip  
**Thursday**  
Go hiking, to the playground or up head up north!

Foodie  
**Friday**  
Make something new in the kitchen!



Super  
**Saturday**  
Use this day as a family day – make it a lake day!



Slow Down  
**Sunday**  
Another great family day! Use this time to rest and relax for the next week.

