

Puppy Groomers

CASH BACK

DFCU Financial consistently pays out more Cash Back than any financial institution in the state of Michigan. And whether you're a borrower or a saver, you may be eligible for a payday next year.

Each January, we deposit Cash Back* into the accounts of qualified members based on their average yearly loan and deposit balances from the prior year.

If your child or young adult under the age of 17 maintains a balance of at least \$100 or more in their savings account, they could earn \$50 from us every year until they reach the age of 18.

Calculating Your Cash Back

Interested in learning how much Cash Back you may receive next year? Use our calculator to find out! Your reward may cover a night on the town or a mortgage payment. Visit dfcufinancial.com/cashback to learn more.

If you're not eligible, speak to our one of our branch managers or call the Member Service Center at 888.336.2700 to find out how you can get your share of Cash Back next year.

You can also log into **DFCU Online** and look for your projected Cash Back total at the top of the homepage.

Cash Back Eligibility

- **Ages 26 and over:** Must have an average yearly loan and/or deposit balance of \$5,000
- **Ages 18-25:** Must have an average yearly loan and/or deposit balance of \$1,000
- **Ages 0-17:** Must have an average yearly loan and/or deposit balance of \$100

Cash Back eligibility is determined by a person's age as of **December 31 of the prior year**. To receive Cash Back, you must be a member on the Cash Back deposit date.

The estimated Cash Back amount is calculated based on the Cash Back criteria and one full calendar year of relationship with DFCU Financial beginning in January. If you begin your relationship during any other month of the year, the amount will be different.

COUPON

Strike it rich with these \$100 pens on a rope. Deposit \$5 in your account to receive. Coupon good while supplies last, so deposit yours today!

NAME _____

ACCOUNT# _____



**While the DFCU Financial Board of Directors intends to pay Cash Back every year, and has done so since 2006, Cash Back is not guaranteed and will depend on our financial performance and other factors. Annual Cash Back payments are limited to an aggregate of \$25,000 for each tax-reported owner. The IRS requires that Cash Back for an IRA be paid to the same IRA account, and that it be open when Cash Back is deposited. Cash Back to Business Banking members is subject to additional terms. Anyone who causes DFCU Financial a loss for any reason is not eligible for Cash Back.*

PUPPY

Fall POST 2017



Sniff

Penny, do you smell that?

All you girls go crazy over that scent. I prefer the smell of a barbecue grill...



How are you going to be able to afford all of that and still keep money in your savings account?

Wait a minute Penny, these sound more like wants, not needs. You need to prioritize and treat yourself to just one.



Let's go to dfcufinancial.com to see how much money is in your account.

PENNY!

Sniff-sniff-sniff – I sure do! My most favorite smell in the whole world! Pumpkin spice!

Sniff
Sniff
Sniff



I have to see how much money I have so I can buy pumpkin spice lattes, candles, cookies, cupcakes, shampoo, and everything pumpkin spice.



Oh, it's ok if I use it. I will put more in my account later.

Oh, come on, Bill! We're talking pumpkin spice here.



Ok, you're right. Thanks for helping me stick to my budget and determine wants vs. needs.



On the next page see how Penny and Bill create a budget, and determine wants vs. needs.

WANTS vs NEEDS CREATING A BUDGET



Before creating a budget, write down everything you spend your money on for two weeks.

This will help you create a budget.

Sit down with your parents or another family member and ask them to show you what their budget looks like.

If your expenses are more than your income, how can you earn extra money?

If your expenses are more than your income, how can you determine what to cut?

Why is it important to keep track of your money?

Are you buying wants or needs?
(Can you live without it?)



My (Weekly/Monthly) Budget

Category	Amount
Income	
Job:	_____
Allowance:	_____
Gifts:	_____
Others:	_____
Total Income:	_____
Expenses	
Food:	_____
Clothing:	_____
Entertainment:	_____
Miscellaneous:	_____
Total Expenses:	_____
Amount Remaining:	_____

Income

Job: _____
 Allowance: _____
 Gifts: _____
 Others: _____
Total Income: _____

Expenses

Food: _____
 Clothing: _____
 Entertainment: _____
 Miscellaneous: _____
Total Expenses: _____

Amount Remaining: _____

Income



\$33.25

Expenses



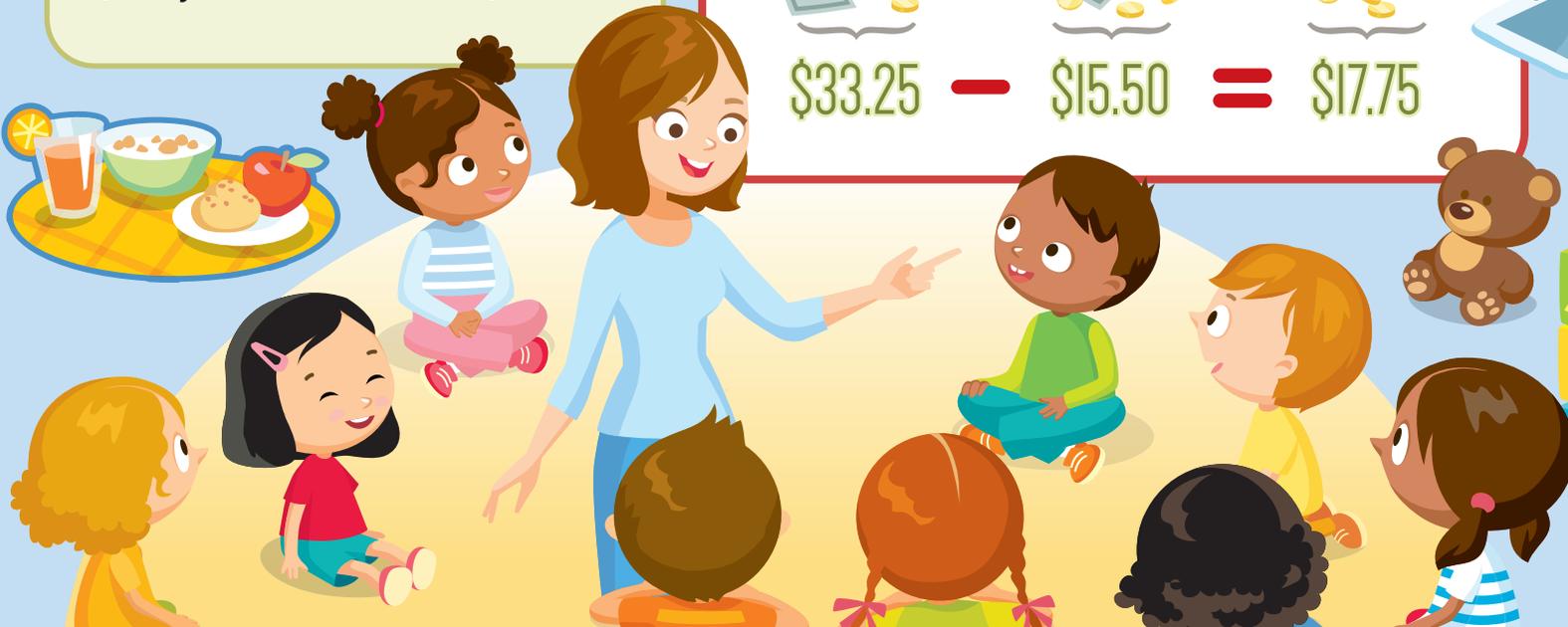
\$15.50

Remaining!



\$17.75

$$\$33.25 - \$15.50 = \$17.75$$



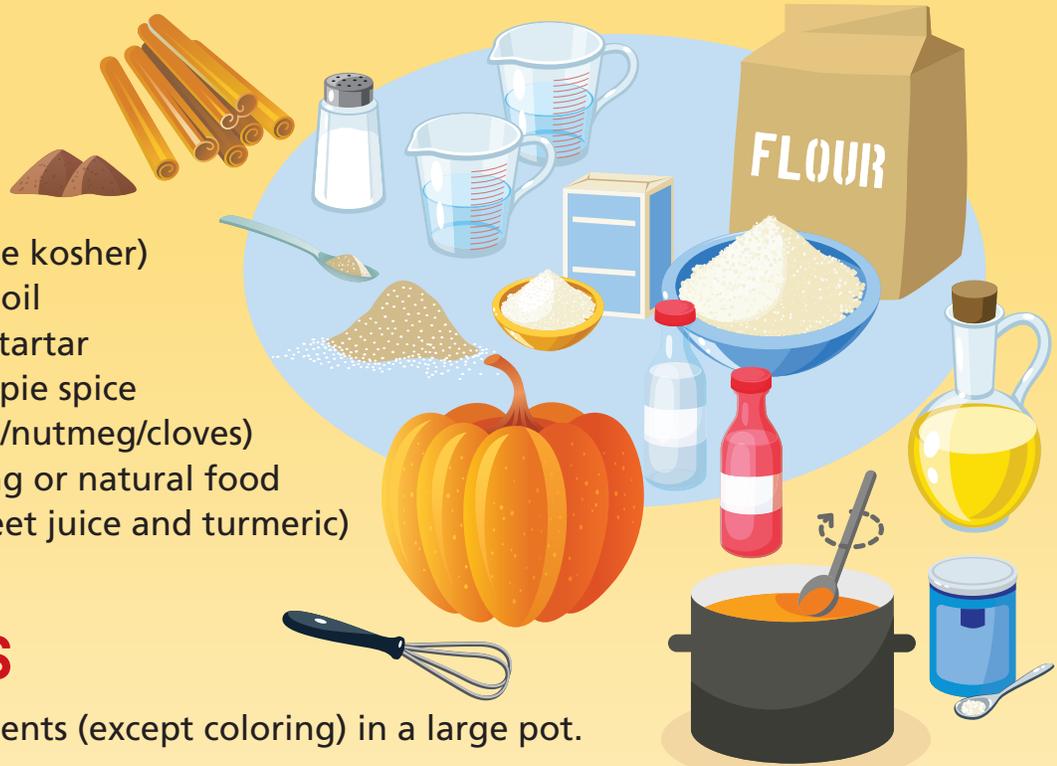


PUMPKIN SPICE

Fall In Love With Pumpkin Spice Like Penny By Making Pumpkin Spice Playdough:

INGREDIENTS

- 1 cup flour
- 1 cup water
- 1/4 cup of salt (a little more if you use kosher)
- 1 tablespoon coconut oil
- 2 teaspoons cream of tartar
- 2 teaspoons pumpkin pie spice (or a mix of cinnamon/nutmeg/cloves)
- Optional: food coloring or natural food based dyes (such as beet juice and turmeric)



DIRECTIONS

- STEP 1** Combine all ingredients (except coloring) in a large pot.
- STEP 2** Stir over medium heat until a big ball forms. (It should be smooth and no longer sticky.)
- STEP 3** Remove from pot and allow to cool until the dough can be worked by hand.
- STEP 4** Divide the dough into however many different colors you want.
- STEP 5** Work the colors into the dough by adding a few drops at a time and kneading. (We used food coloring for red, yellow, and orange and left one brown. Similar colors could be achieved with natural juices: beet, carrot, turmeric.)

