

# PUPPY

## Winter POST 2020



Hey, Penny! Let's go outside and play in the snow.

I'm not ready for the snow! I need to go buy a new hat, scarf, and a pair of mittens.



Penny, you don't need to buy all new stuff again. Look at everything you have that you bought new last year.

But the neighbors will see we are using the same stuff again!



I'm pretty sure the neighbors will not 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. Get dressed and let's go!

On the next page, help Penny and Bill see how much money they have to deposit in their **DFCU Financial** savings accounts.



The Cash Back  
Credit Union

# WHAT'S IN THE PIGGY BANK?

Penny and Bill added a lot of new coins to their piggy bank! Using the chart below, determine the amount of coins they now have in bank. In the first column, determine the total number of coins using tally marks. In the second column, write the total value for each type of coin.

Answers on back page.

Type of Coin	Tally Marks	Value of Coins
Pennies		
Nickels		
Dimes		
Quarters		

Total		
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## HOW MUCH DOES ...

Answers on back page.

One penny equal? \_\_\_\_ cent • One nickel equal? \_\_\_\_ cents • One dime equal? \_\_\_\_ cents • One quarter equal? \_\_\_\_ cents

# MAKE YOUR OWN SAVE, SPEND AND SHARE PIGGY BANKS

## You Will Need:

- Scrapbook paper
- 3 Pringles cans
- Scissors
- Glue
- Chalkboard paint (or black and white paint)
- Chalk



## Here's How:

1

Wash and dry your Pringles cans.

2

Trim scrapbook paper to fit around your cans. Cover them with glue then secure your paper around bank.

3

Paint a rectangle on each can with chalkboard paint (or black paint).

4

Use your chalk (or white paint) to label each can: SAVE, SPEND, SHARE.

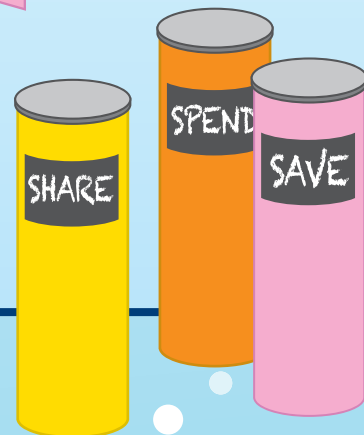


What are you saving for?

How long do you think it will take you to save for it?

Who can we share money with?

Why is it important to share with others?





# Puppy Groomers

## A Guide for Teaching Kids About Money

### Wise Spending Habits Start Early

Any time and any age is a good time to start teaching your child about money. Here are a few simple areas to consider when you start showing your little one the ins and outs of financial responsibility.

### Wants vs. Needs

Show your future saver the difference between a want and a need. The holidays are a great time to start. While they may "want" a new video game, they "need" coats, hats, and gloves to stay warm. Show them how this is better for a family budget and can keep you warm all winter long.

### Saving vs. Spending

Take time to show your kids how to save and spend wisely. Take your child shopping or online shopping to comparison-shop. Explain the difference between price and value. Also show why your family saves money for the future and how to work towards that goal.

### Share the Budget

If you are comfortable, show your child the family budget. This is the perfect opportunity to show how cell phones, TV, and trips to the grocery store add up quickly. They may not get it at first, but the lessons will last a lifetime.



## COUPON



You will be smiling ear to ear with these goofy smile face stampers. Deposit \$5 in your account to receive! Coupon good while supplies last so deposit yours today!

NAME \_\_\_\_\_

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

### Answers to "What's in the Piggy Bank"

27 Pennies, 20 Nickels, 21 Dimes, 14 Quarters

One penny equals 1 cent

One nickel equals 5 cents

One dime equals 10 cents

One quarter equals 25 cents

