

# NEST NOTES

Summer 2014

## BIRD'S EYE VIEW



I am so excited! I finally have saved enough to buy the baseball glove I want!

That is great! I bet you can hardly wait to fly out to buy it! Can I go with you? Let's go right now!

Hold on Little Sis - I am not quite ready to spend my money.

But you have been saving for so long and you have what you need.

But I have worked so hard that I want to make sure I spend this money wisely. You know - that I get the best deal.

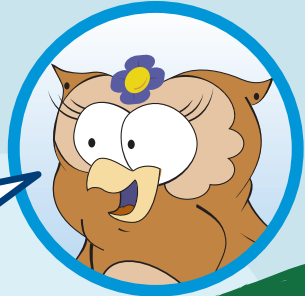
Oh, yeah! Mom always talks about that when she is shopping for food.

There are many ways to make sure you get the best deal - it just takes some time.

And that will be time well spent.

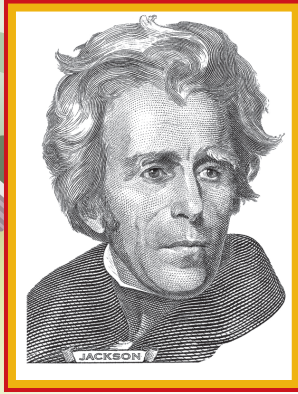
Exactly! I am going to start by looking at the ideas on page three.

That's another wise idea!

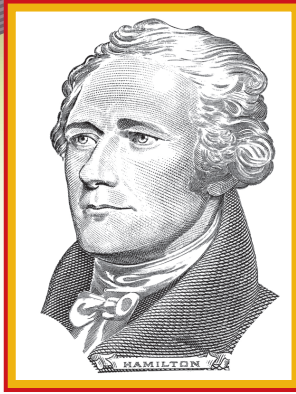


# WHO-O-O-O'S ON THE MONEY?

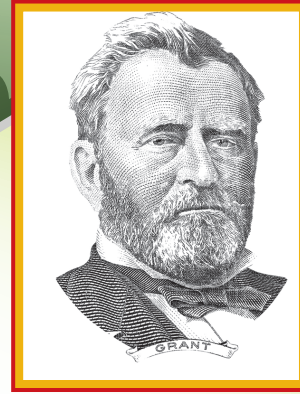
Money - you save it in your account or piggy bank, and you spend it. But do you ever really look at it? See how well you can do matching up the faces with the money. Draw a line from the amount to the correct face.



**Andrew Jackson**



**Alexander Hamilton**



**Ulysses S. Grant**

**\$1**

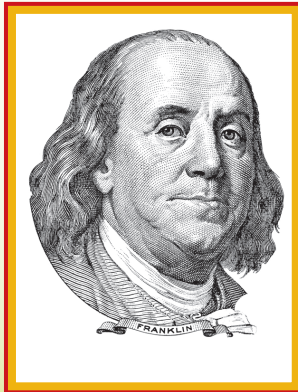
**\$5**

**\$10**

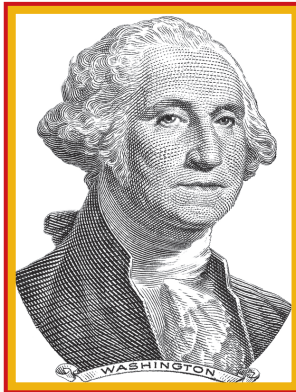
**\$20**

**\$50**

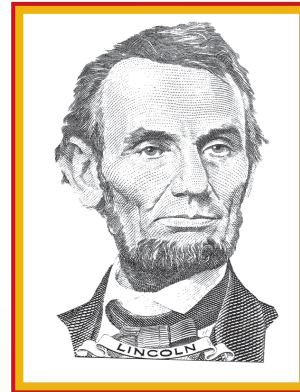
**\$100**



**Benjamin Franklin**



**George Washington**



**Abraham Lincoln**



Answers are on the  
back page. Have fun!



# SHOPPING TIPS

You finally have saved the money to buy the item you want! So, is it wise to rush out and buy it? Absolutely NOT! It's time to do some homework!

## Comparison Shopping

Check out the price for the same item at different stores. Be sure to include stores that sell used items. This is a great way to save on electronic games!

## Yard Sales

Shop the Yard Sales in your neighborhood. Someone may be selling the thing you want at a much lower price than the stores.



## Generic Shopping

Instead of a name brand product, look for a lesser known brand. (sometimes called "generic"). It may be just as good and will save you some cash.

## Look for Sales

Check online and in sale papers for sales and coupons. (Mom & Dad can probably help with this.)

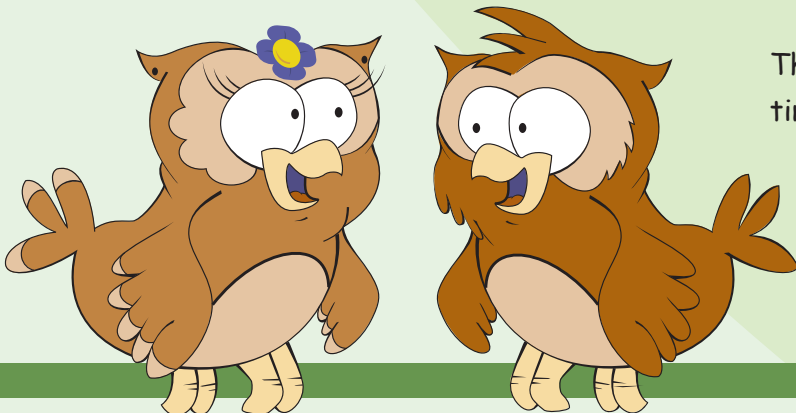
## Talk to Your Friends

If they have recently purchased the same item, see where they got it and how much they paid.

Then, when you have finished all your research, it's time to buy. And you will know that you:

1. Saved up to buy something special
2. Found the best deal
3. Bought it with your own money

These things make you  
a truly WISE KID!



★  
DO YOUR  
RESEARCH  
★



# COUPON

NAME \_\_\_\_\_

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

Summertime is so much fun! Lots of great things to do outdoors. It's always fun to turn your sidewalks and driveways into beautiful works of art. We can help! Make a deposit of at least \$5 at any DFCU Financial branch and receive a box of sidewalk chalk. Then let the drawing begin. Offer good while supplies last.



## WISE PARENTS

In teaching children to handle money, much emphasis is placed on saving. It is equally important to teach our children to spend money wisely. To begin, you can use these four basic principles.

1. Teach and lead by example.
2. Use the Save, Spend and Share system.
3. Empower kids with age-appropriate financial experiences.
4. Encourage kids to make their own wise purchases with money they have earned.

Check out the Shopping Tips on page three and take the kids on some shopping trips. Actively engaging them will capture their interest and make for a more pleasurable experience for all involved. Discuss purchases of expensive household items and the process involved in decision making.

For more clips and tips, google "Teaching kids to shop wisely." There are many wonderful suggestions on how to teach this valuable concept. It is truly a building block for your child's financial success.



### Answers to **WHO-O-O-O'S ON THE MONEY?**

Andrew Jackson - \$20 bill  
Alexander Hamilton - \$10 bill  
Ulysses Grant - \$50 bill  
Benjamin Franklin - \$100 bill  
George Washington - \$1 bill  
Abraham Lincoln - \$5 bill