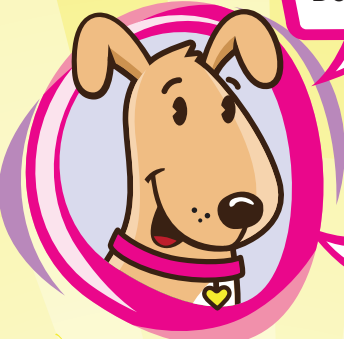


PUPPY

Fall POST 2019




Do you know what time it is?!

Besides that.

...and pumpkin
flavored everything!


My favorite season of all!




How about we go check out the
corn maze that just opened?

Yawn!


Sounds like a great idea!



Time for football!



Chilly nights, cozy sweaters
and crunchy leaves.



Let's go see if we have enough to go and get
a treat and still have enough left to put in our
DFCU Financial savings accounts.

Always be sure to set aside some spending money for your fall adventures. Have some
free fun too...hikes, bike rides, leaf hunts, and jumping into a big pile of leaves!



The Cash Back
Credit Union

BILL'S WORD SEARCH

Word List

PENNY

BILL

BUCK

DOLLAR

ACCOUNT

CREDIT UNION

CASH BACK

WANTS AND NEEDS

MONEY

PUPPY POST

SAVINGS

SAVE SPEND SHARE

DFCU FINANCIAL

S	V	E	M	V	Y	D	Z	T	M	G	T	A	W	K
S	A	V	I	N	G	S	O	O	U	N	J	D	A	C
O	U	V	V	T	Q	R	N	L	U	W	F	P	N	A
K	H	E	E	M	S	E	I	O	L	C	O	E	T	B
W	C	H	T	S	Y	O	C	Z	U	A	T	N	S	H
P	G	U	Q	O	P	C	P	F	B	G	R	N	A	S
P	E	Y	B	R	A	E	I	Y	G	L	L	Y	N	A
O	A	J	L	N	C	N	N	G	P	T	A	S	D	C
L	D	F	O	D	A	X	Q	D	F	P	J	T	N	X
J	J	Q	O	N	P	G	F	H	S	D	U	S	E	F
N	C	D	C	G	X	T	Y	V	M	H	K	P	E	D
N	O	I	N	U	T	I	D	E	R	C	A	R	D	R
Z	A	H	D	Y	L	I	A	L	L	I	B	R	S	J
L	W	C	S	Q	O	W	D	F	I	E	Q	X	E	G
V	L	I	O	J	X	E	R	M	P	D	Q	Z	Z	P

Words can be forward, backward, up, down or diagonal. Answers on back page. Have fun!

ASK WHY BEFORE YOU BUY

It's important to know the difference between needs and wants. Needs are items or services that you must have in order to live. Wants are items or services that you would like to have but can live without. To help you figure it out, ask yourself these questions before you buy something.

1. Is this a need or want? Why?
2. Do I have the money for this without borrowing any?
3. Is this the most important thing that I want right now? Why?
4. Can I wait three days to buy this so I can think about it more?
5. If I buy this, will it take away from something that I have been saving for?
6. Can I buy something similar for less money?
7. Will I be sorry that I bought this later? Why?



MAKE YOUR OWN CIDER MILL Caramel Apples



INGREDIENTS

- 6 apples
- 6 wooden craft sticks
- 1 (14oz) package of individually wrapped caramels
- 2 tablespoons of milk
- Chopped nuts/sprinkles (optional)

DIRECTIONS

Remove stem from each apple and press a craft stick into the top. Grease a baking sheet.



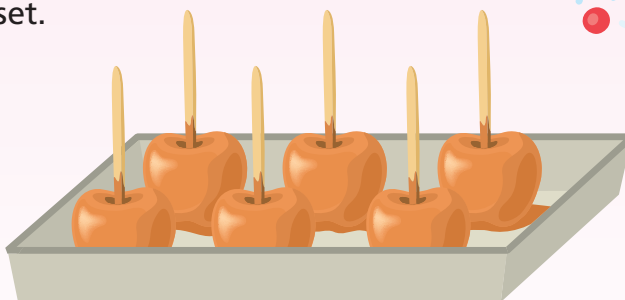
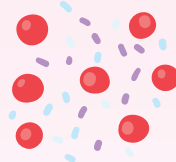
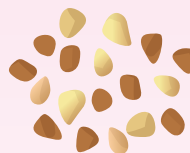
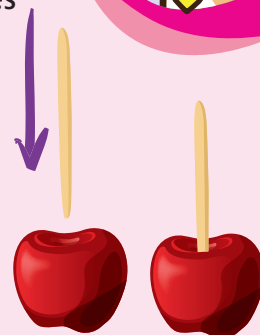
Place caramels and milk into a microwave safe bowl, and microwave 2 minutes, stirring once. Allow to cool briefly.



Roll each apple quickly in the caramel sauce until well coated. (Optional: dip in chopped nuts or sprinkles)



Place on prepared greased baking sheet to set.



5 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

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
- Investing and sticking to a budget
- How to rent an apartment and buy a car
- How health insurance works and how much it costs



COUPON



I bet you can't wait to get your paws on your own paw stamper. Deposit \$5 or more in your account to receive one! Coupon good while supplies last. Deposit your \$5 today!

NAME _____

ACCOUNT# _____

Answers to Bill's Word Search

S	V	E	M	V	D	Z	T	M	G	T	A	W	K	
S	A	V	I	N	G	S	O	O	U	N	J	D	A	C
O	U	V	V	T	Q	R	N	L	U	W	F	P	N	A
K	H	E	E	M	S	E	I	O	L	C	O	E	T	B
W	C	H	T	S	Y	O	C	Z	U	A	T	N	S	H
P	G	U	Q	O	P	C	P	F	B	G	R	N	A	S
P	E	Y	B	R	A	E	I	Y	G	L	L	Y	N	A
O	A	J	L	N	C	N	N	G	P	T	A	S	D	C
L	D	F	O	D	A	X	Q	D	F	P	J	T	N	X
J	J	Q	O	N	P	G	F	H	S	D	U	S	E	F
N	C	D	C	G	X	T	Y	V	M	H	K	P	E	D
N	O	I	N	U	T	I	D	E	R	C	A	R	D	R
Z	A	H	D	Y	L	I	A	L	L	I	B	R	S	J
L	W	C	S	Q	O	W	D	F	I	E	Q	X	E	G
V	L	I	O	J	X	E	R	M	P	D	Q	Z	Z	P