

# NEST NOTES

Fall 2014

## BIRD'S EYE VIEW!



Owlvivia, now that the leaves are starting to change outside do you know what time it is?

**FALL!**

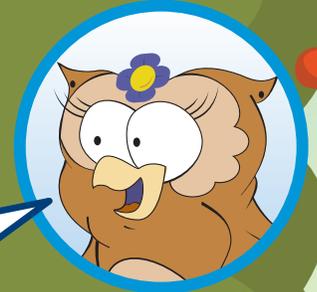


You know what that means?

Time to go to the cider mill!



Yes! Mom and Dad said that we are taking a trip to the cider mill this weekend!



I can't wait! I am going to see how much money I have so I can buy some apples.



Let me help you, little sis! Remember that time you thought you had more money than you had in your piggy bank? Just because you have more pennies than dimes or nickels does not always mean the amount of money you have is more. Let me help you learn the value of dollars and cents.



Let's see how much money we have and we can buy some extra apples together. Then we can put the rest of our money in our savings accounts at DFCU Financial!



# FUN WITH MONEY

## IDENTIFY THESE COINS



A



B



C



D

Directions: Each coin is labeled with a letter. Look at each problem. Which coin matches?  
Help Owlivia place the correct letter next to each problem.



1. penny \_\_\_\_\_ 2. nickel \_\_\_\_\_ 3. dime \_\_\_\_\_ 4. quarter \_\_\_\_\_

5. 25¢ \_\_\_\_\_ 6. 10¢ \_\_\_\_\_ 7. 5¢ \_\_\_\_\_ 8. 1¢ \_\_\_\_\_

## SAFE SAVINGS SPOT

Draw a picture of where you save your money!

# MAKE YOUR OWN

# CIDER MILL Caramel Apples



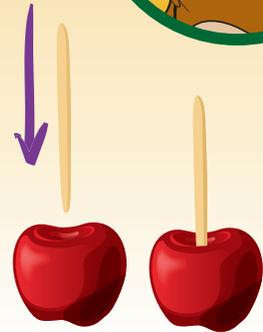
## Ingredients:

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

## Directions:

1

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



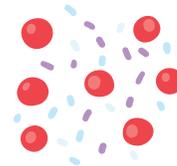
2

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



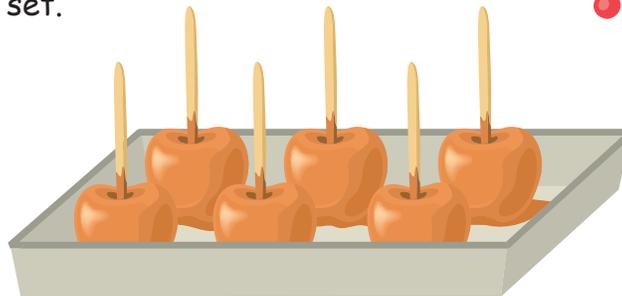
3

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



4

Place on prepared greased baking sheet to set.



5

Eat and Enjoy!



# COUPON

NAME \_\_\_\_\_

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

Look whoooo's learning! Deposit at least \$5 in your account at any DFCU Financial branch and receive an owl activity book. Learning is a whoot! Coupon good while supplies last.



## WISE PARENTS

Parents Who Use Credit Unions Have Kids Who Use Credit Unions

### Teach your children the value of a penny.

This helps them learn the importance of saving. Set a good example: younger children want to be just like Mom and Dad. If they see you saving they will save too. A piggy bank in their bedroom is always a fun start.



### Make Learning Fun.

Showing the value of a dollar while grocery shopping, pumping gas, or when buying a favorite toy will help children understand how much a dollar is worth. A money app for kids could be another great way for them to learn about money.

### Start with chores.

When your kids are really young they probably won't have an allowance or chores. However, most children can do some small chores. Putting their cup in the sink or picking up their toys. While you may wait until they are old enough to recognize money and know what it is before giving them allowance, just encouraging your children to do small chores around the house is a good step.

### DFCU Financial is a safe place to keep money.

When you give your money to DFCU Financial, it's called a deposit. DFCU Financial keeps your money safe. And more importantly, DFCU Financial will pay for every dollar you keep in savings account! The money the credit union pays you is called interest. The credit union will pay you interest every month you keep the money in your savings account!

Page Two Answer Key: 1. A, 2. B, 3. C, 4. D, 5. D, 6. C, 7. B, 8. A

WISE KIDS CLUB DFCU FINANCIAL PO BOX 6048 DEARBORN, MI 48121-9854

[dfcufinancial.com](http://dfcufinancial.com)

DFCU Financial is federally insured by the National Credit Union Administration.