Spring 2017

Spring time! It is so nice out! Look at all the mud we can play in!

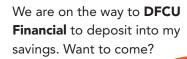
Bill! Take it easy, I don't want to mess up my coat. We have to get to **DFCU Financial** somewhat clean looking so I can deposit my chore money into my savings account.

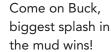
More mud for me.. Oh, hey, it's Buck!

> Hi, guys. Long time no see. I've been cooped up all winter taking cat naps. Whatcha doing?



Of course!
I need to make a deposit too.







Eww, dogs...

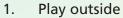




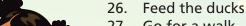
ON THE NEXT PAGE, SEE HOW TO SAVE MONEY THIS SPRING AND HOW MUCH FUN BILL HAS PLAYING IN THE MUD.

Sign off the internet and hop outside, it's SPRING!

50 free activities to do this spring



- 2. **Pick Spring flowers**
- Go for a walk and pick up litter 3.
- Make a lemonade stand
- Sleep outside in a tent 5.
- Have a craft day 6.
- 7. Make pancakes
- Make S'mores 8.
- 9. Fly a kite
- 10. Volunteer
- 11. Go to a craft fair
- 12. Play in the rain
- Make a scrapbook 13.
- 14. Watch sunset
- 15. Watch sunrise
- 16. Have a water balloon fight
- 17. Start a garden
- 18. Read
- 19. Play board games
- 20. Have a dance party
- 21. Go fishing
- 22. Go on a road trip
- 23. Visit a farm
- 24. Have a movie marathon day
- 25. Go to the park



- Go for a walk 27.
- 28. Blow bubbles
- 29. Make a bird feeder
- 30. Go for a bike ride
- 31. Wash a car
- 32. Have a picnic
- 33. Head to your local library
- 34. Jump rope
- 35. Go to the farmers' market
- 36. Build a fort
- Play tether ball 37.
- 38. Dig for worms
- 39. Roll down a hill
- 40. Take some photos
- 41. Play baseball
- 42. Paint rocks
- 43. Dance in the rain
- 44. Go on a scavenger hunt
- 45. Visit a splash pad
- 46. Visit a conservation area
- 47. Play driveway hockey
- 48. Read in the sunshine
- 49. Clean up the yard
- Head to DFCU Financial to save!





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.

Seven Questions to Think About Before You Spend a Dime

- 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?









Pupy 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

COUPON

Have a ball with these \$100 bill bouncing balls.

Deposit \$5 in your account to receive one! Coupon good while supplies last. Deposit yours today!

NAME ____

ACCOUNT#



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 month's expenses for emergencies
- Keeping track of checking and savings accounts
- Sticking to a budget
- How to rent an apartment
- How to buy a car
- Investing
- How health insurance works & how much it costs

