

PUPPY

Spring POST 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?



We are on the way to **DFCU Financial** to deposit into my savings. Want to come?



Of course! I need to make a deposit too.

Come on Buck, biggest splash in the mud wins!



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

1. Play outside
2. Pick Spring flowers
3. Go for a walk and pick up litter
4. Make a lemonade stand
5. Sleep outside in a tent
6. Have a craft day
7. Make pancakes
8. Make S'mores
9. Fly a kite
10. Volunteer
11. Go to a craft fair
12. Play in the rain
13. Make a scrapbook
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



26. Feed the ducks
27. Go for a walk
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
37. Play tether ball
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
50. Head to DFCU Financial to save!



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.

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?





BILL'S

Spring Time Dirt Cups

INGREDIENTS

- 1 pkg (3.9 oz.) chocolate instant pudding mix
- 2 cups cold milk
- 1 tub (8 oz.) Cool Whip, thawed
- 20 Oreo cookies (finely crushed, with filling removed)
- 10 gummy worms

DIRECTIONS

- STEP 1** Whisk together pudding mix and milk in a medium bowl for 2 minutes – let stand 5 minutes
- STEP 2** Fold in Cool Whip and add 1/2 cup cookie crumbs
- STEP 3** Spoon into 10 (6-7 oz.) clear plastic cups
- STEP 4** Top with the remaining cookie crumbs
- STEP 5** Refrigerate 1 hour
- STEP 6** Top with gummy worms just before serving



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

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# _____



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

