

Meet The DFCU Essay Contest Winners! 🗹

We asked kids ages 5 – 13 what they love most and though all were so good, these four stood out.

Abigail Long is an 8 year-old 3rd grader at Spiritus Sanctus Academy in Plymouth. She wrote about how much she loves to bake. "I like baking because you get to make things that look good and unique. I like measuring things. It's kind of like math and you're baking while doing math. You get to see what your skills can actually do."

Kareem Deeb is a 7 year-old first grader who goes to school at William Ford Academy in Dearborn. Kareem just loves his family. "Time goes by fast when I am with my family because I do a lot of fun things with them. We always help each other out. My family is my life and I will always love them!"

RISHWANT

Rishwant Srinivasan loves airplanes. He is 7 years old and goes to Eastover Elementary School in Bloomfield Hills. "Do you know who invented airplanes," asks Rishi? "The Wright Brothers got the idea for the airplane from a little toy helicopter. After a few days the helicopter got broken but they built another one in their shop. They even got ideas from their bicycle shop."

Annie Wilcox attends Knapp Forest in Grand Rapids and is nine years old. She loves tigers and knows a lot about them. "Now let me tell you all the amazing things about tigers. Tigers are not just big scary animals, they play an important part in the food chain. If it weren't for tigers and other big cats, we would have way too many animals we could not control."

LOVE TO BAKE

In honor of how much Abigail loves to bake, especially cupcakes, we thought you could make these fun ice cream cone-like cakes with your family.

INGREDIENTS

- 1 package French vanilla or yellow cake mix (regular size)
- 24 ice cream cake cones (about 3 inches tall)

Frosting:

any prepared frosting from the store

Glaze:

- 4 cups semisweet chocolate chips
- 1/4 cup shortening
- Colored sprinkles

DIRECTIONS

Preheat oven to 350°. Grease 24 mini-muffin cups. Stand ice cream cones in additional mini-muffin cups.

Prepare cake mix batter according to package directions.
Fill each greased muffin cup with 1 tablespoon batter. Divide remaining batter among cones (scant 2 tablespoons each).
Bake 15-20 minutes. Cool in pans 5 minutes. Transfer both plain and cone cupcakes to wire racks; cool completely.

To assemble, spread a small amount of frosting on bottom of each plain cupcake so it will stick to plate. Spread remaining frosting over top cupcakes, rounding tops to resemble a scoop of ice cream. Freeze until frosting is firm, 5-10 minutes.

For glaze, in a large metal bowl over simmering water, melt chocolate and shortening, stirring until smooth. Dip tops of cones in chocolate mixture. Decorate with sprinkles. Let stand until set.



A Guide for Teaching Kids About Money

7 Great Ways to Encourage Your Child's Writing

If your child struggles with writing, it's important to find new and exciting ways to encourage her to write. Here are some creative strategies to try.

1. Write a "Convince Me!" letter

Writing isn't just about telling stories or reporting on books. There are many ways your child can use words, including trying to convince others to agree with her. You can help her practice this type of writing by letting her argue with you—in writing!

Choose a topic you don't agree on, such as allowance or bedtime. Have your child write you a letter trying to convince you to change your mind. The catch? She has to use facts, quotes and logic to back up her argument.

2. Play a game with pictures

Photos and images are great story sparkers. Do a web search and find a few interesting images. Or cut out pictures from magazines. The pictures can be realistic, such as a photo of students on a playground. Or they can be fantastical images, such as a superhero flying in space.

Glue a couple images into a notebook. Then ask your child to write about one of them. You can prompt her, asking her to include what she sees, what the people are thinking, what will happen next—or just let her imagination run free.

3. Play "Tell Me How"

In this activity your child pretends she's writing to a space alien who doesn't know anything about our culture. This alien does everything exactly as it's said or written.

Your child's job is to choose an everyday task, like brushing her teeth or making a sandwich. Then, she needs to write step-by-step directions about how to do the task for the alien. When she's done, you get to be the alien and try to follow the steps exactly as she wrote them. She may be surprised at what she left out!

4. Make an "I Can" book

<u>Grooners</u>

As your child learns to write, she'll also be learning other new skills. Making an "I Can" book will let her practice writing skills and keep track of her other accomplishments. Staple together a bunch of blank sheets of paper to make a book. As your child reaches a new milestone, such as learning to tie her shoes or hit a baseball, she can draw a picture on a new page of the book. Younger kids can then write, "I can tie my shoes." Older kids can write a few sentences about what they've accomplished.

5. Create a family scrapbook

A family scrapbook is a great way to save memories and jump-start your child's writing. Use an inexpensive photo album to keep souvenirs of things you do together. This can include photos, ticket stubs, and found objects, like pretty leaves.

Your child can begin by writing the date and a line about where you were and what you did. Then, you can work together to write a more detailed summary. Don't forget to include funny or even annoying moments!

