

PUPPY

Winter POST 2025



We did it! Our snowman is all stacked up.

Oh, Bill, we don't need to buy **new** stuff.

Saving money is even cooler. And remember, the original magical Frosty wore an old silk hat they found.

Easy! We can use buttons from home and a carrot from the fridge.



That's perfect, Buck.
Now he'll look super cool.

He looks kinda plain. We should go to the store and buy him a fancy hat and scarf!

Hmm, but new stuff is so cool...

You're right! Hey, we can reuse my old hat and scarf. But what about his eyes and nose?



Hey there! Need help with your snowman? I've got just the thing – a pair of sunglasses.



And with all the money we saved, we can go to **DFCU Financial** and deposit it into our accounts. Let's finish our snowman and head to DFCU together.



Buck had a lot of fun helping Penny and Bill build a snowman. He has a few ways **you** can join the fun. Turn the page and find out how!

DO YOU WANT TO BUILD A SNOWMAN?

SNOWMAN CUPCAKES RECIPE



Hey there, kids! I have a purrfectly fun idea. I know winter can be chilly and sometimes you just want to stay warm inside. But guess what? You can still build a snowman right in your cozy kitchen. And the best part - this snowman is delicious.

Grab your aprons, and let's whip up some yummy snowman cupcakes. Follow these easy steps, and soon you'll have a whole bunch of sweet, marshmallow snowmen ready to munch on. Let's get baking!

INGREDIENTS:

- 1 box of cake mix (any flavor)
+ ingredients required on the box
- 1 can of white frosting
- Large marshmallows
- Mini M&Ms
- Mini chocolate chips
- Black decorating gel
- Cupcake liner



INSTRUCTIONS:

STEP 1

Prepare the Cupcakes:

- Preheat your oven according to the cake mix box instructions.
- Line a muffin tin with cupcake liners.
- Prepare the cake batter according to the box instructions.
- Fill each cupcake liner about 2/3 full with batter.
- Bake the cupcakes as directed on the box. Let them cool completely before decorating.

STEP 2

Frost the Cupcakes:

- Once the cupcakes are cool, spread a generous amount of white frosting on each one to create a smooth, snowy surface.

STEP 3

Create the Snowman:

- Place a large marshmallow on top of the frosted cupcake as the snowman's body.
- Eyes: Use mini chocolate chips or black decorating gel to create the snowman's eyes

and mouth. Dab a tiny bit of frosting on the back of each chip to help them stick, if you use chocolate chips.

- Nose: Use a small orange M&M for the nose. Attach it to the center of the marshmallow head using a small dab of frosting.

- Arms: Use black decorating gel to create the arms, hands, and fingers

- Buttons: Use mini chocolate chips to add buttons in front of the large marshmallow.

STEP 4

Enjoy Your Snowman Cupcakes:

- Let the cupcakes sit for a bit to allow the frosting to set.
- Share and enjoy your adorable and tasty snowman cupcakes with family and friends!

This activity is fun and also encourages kitchen math and measuring skills. Enjoy your baking adventure!

Enjoy!

Puppy Trainers

Reading and Financial Literacy



Winter is the perfect time to snuggle up with your children and enjoy some delightful seasonal books. Not only does reading together help build lasting memories, but it also plays a crucial role in developing your child's financial literacy - even if the books aren't directly money related. Through engaging stories, children can build their vocabulary and critical thinking skills, both necessary for making informed decisions. They also can learn about value and broaden their empathy and social skills, which helps with decision making and differing perspectives.

Continuing with our snowman theme, here are five books that you can borrow from your local library or purchase online to make your winter reading sessions both fun and educational.

1. 100 Snowmen by Jen Arena

This is our number one pick to read with your children. Snowmen come together wearing festive hats and scarves - one, two, and more at a time - and get into all sorts of wintertime activities. As the rhyming text introduces the activities of each new group, an equation shows just how many snowmen there are on the page.

2. Ten Little Snowman by Amanda Sobotka

This story follows ten cheerful snowmen on a whimsical adventure. As the story progresses, each snowman encounters a friendly winter creature or playful mishap, causing them to gradually decrease in number from ten to one. The book combines rhythmic, rhyming text with charming illustrations, making it an engaging read that helps children learn to count in a fun and festive way.

3. There Was a Cold Lady Who Swallowed Some Snow by Lucille Colandro

This bundled-up gal isn't playing in the snow; she's slurping it up as fast as she can. Raccoons, reindeer, and bears look on with stunned amazement as she gobbles up even stranger items like a pipe, a scarf, two lumps of coal, and even the branches of a tree. What could she possibly be up to?

4. The Snowy Day by Ezra Jack Keats

This is a timeless kids' book about Peter, a little boy experiencing his first snowfall. He wakes up to a snow-covered world and spends the day making footprints, snow angels, and sliding down hills. The

book's simple story and beautiful collage art capture the magic of a snowy day. Plus, it's celebrated for featuring an African-American protagonist, making it a classic that kids and parents love.

5. Snowmen at Night by Caralyn Buehner

This is a fun and imaginative story that reveals what snowmen do when we're not looking. Turns out, they come to life and have wild nighttime adventures—sledding, skating, and playing games in the moonlight. With playful rhymes and lively illustrations, this book is a delightful read that adds a magical twist to winter nights.

By incorporating these charming stories into your winter reading routine, you're not only enjoying quality time with your kids but also setting the stage for important life lessons.

COUPON

Deposit \$5 in your account and receive this cool Moptopper pen. Must turn in the coupon in person to your branch to receive your pen. One pen per member.

