

NEST NOTES

Spring 2016 **BIRD'S EYE VIEW!**



SPRING'S HERE!

It's time to put away all the Winter clothes and rock out my cute Spring outfits!

Right! You know what that means?!



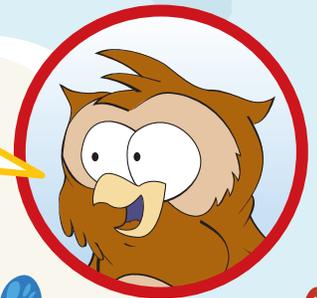
How are you going to do that? You can't even see the floor in your bedroom, it's so messy!



It's not that messy. It's cozy!

Cleaning...yuck! I hate cleaning my room.

Uh, are we talking about the same bedroom? It's time for some Spring cleaning!



You won't hate it after we tackle your messy room and see if we find some hidden treasure! I saw some money peeking out of your dresser drawer. I wonder how much money we can find that you can put in your savings account at **DFCU Financial**.



Okay, maybe it won't be so bad after all!

On the next page, help Owlivia find and count her money scattered and hidden in her room.



Owlvivia could be taking the dollar bills scattered throughout her room to DFCU Financial to put into her savings account.

HELP FIND AND COUNT OWLVIVIA'S SAVINGS



Money total answer is on the back page.

52-WEEK MONEY SAVING CHALLENGE FOR KIDS



Use your chore money, birthday money, or money from family to start the 52-week Money Saving Challenge. Simply start with a quarter and every week save a quarter more than the previous week's savings. You will see how saving a little bit every week will turn into a lot!

WK	WEEK OF	DEPOSIT	BALANCE	✓
1		\$.25	\$.25	
2		\$.50	\$.75	
3		\$.75	\$1.50	
4		\$1.00	\$2.50	
5		\$1.25	\$3.75	
6		\$1.50	\$5.25	
7		\$1.75	\$7.00	
8		\$2.00	\$9.00	
9		\$2.25	\$11.25	
10		\$2.50	\$13.75	
11		\$2.75	\$16.50	
12		\$3.00	\$19.50	
13		\$3.25	\$22.75	
14		\$3.50	\$26.25	
15		\$3.75	\$30.00	
16		\$4.00	\$34.00	
17		\$4.25	\$38.25	
18		\$4.50	\$42.75	
19		\$4.75	\$47.50	
20		\$5.00	\$52.50	
21		\$5.25	\$57.75	
22		\$5.50	\$63.25	
23		\$5.75	\$69.00	
24		\$6.00	\$75.00	
25		\$6.25	\$81.25	
26		\$6.50	\$87.75	

WK	WEEK OF	DEPOSIT	BALANCE	✓
27		\$6.75	\$94.50	
28		\$7.00	\$101.50	
29		\$7.25	\$108.75	
30		\$7.50	\$116.25	
31		\$7.75	\$124.00	
32		\$8.00	\$132.00	
33		\$8.25	\$140.25	
34		\$8.50	\$148.75	
35		\$8.75	\$157.50	
36		\$9.00	\$166.50	
37		\$9.25	\$175.75	
38		\$9.50	\$185.25	
39		\$9.75	\$195.00	
40		\$10.00	\$205.00	
41		\$10.25	\$215.25	
42		\$10.50	\$225.75	
43		\$10.75	\$236.50	
44		\$11.00	\$247.50	
45		\$11.25	\$258.75	
46		\$11.50	\$270.25	
47		\$11.75	\$282.00	
48		\$12.00	\$294.00	
49		\$12.25	\$306.25	
50		\$12.50	\$318.75	
51		\$12.75	\$331.50	
52		\$13.00	\$344.50	

COUPON

Whooo wouldn't love these awesome coin stampers? Deposit at least \$5 in your account at any **DFCU Financial** branch and receive a coin stamper. Coupon good while supplies last, so make your deposit today!

NAME _____

ACCOUNT # _____



HEY, WISE KIDS! Share Your Cash Back Story



I am going to buy cat and dog toys for the Humane Society and keep the rest of my Cash Back at DFCU Financial!

- Lydia, Westland

Answer to "Messy Room": \$30.00

WISE PARENTS TEACHING KIDS ABOUT MONEY

Be a role model of responsible money management. Paying off all your bills on time and staying out of financial trouble could set the right tone for the next generation.

Teach your children the value of a good education.

Talk to them about — and show them — how education pays off over the long term.

Teach kids how to give, save and spend money. You can use a jar system labeled SAVE, SPEND, SHARE. Upon getting paid for allowance, birthday, or other occasions and gifts, have the children split up their money to each category and once or twice a year allow the child to choose from a list of ideas where they would like to give their money.

Let kids help plan. Give your child a set amount of money and let him help you plan a grocery list, a list of activities to do in one month or where the family should go out for dinner. Practical money skills for life suggests planning a "staycation," or a week's worth of day trips in your local area. Ask your child to assist you in planning whether to find less expensive activities for each day or whether to budget for one or two more expensive trips. Older kids can help with household budgeting and bill paying.