

PUPPY

Winter POST 2024

Penny, it's freezing out here! Why are you putting up our lemonade stand?

That is ... brilliant! We're sure to have lots of people lining up for our hot chocolate.

All the money we earn will come in handy for buying gifts for friends and family.

That's right! And whatever we don't spend or donate, we can put in our **DFCU Financial** savings account.

Because I'm turning it into a Hot Chocolate stand for winter!

And we can even offer drink upgrades, like extra marshmallows or peppermint stirring sticks.

And to donate to local charities, too.

If you need a taste-tester, I am ready to help!



HOT CHOCOLATE



Buck is really excited to taste Bill & Penny's hot chocolate specials!
Turn the page to help him place an order.



Buck is Bill & Penny's first customer this winter season.



He has \$3.00 to purchase a hot chocolate from their stand. Help him decide what to order, without going over \$3.00!

WHAT WOULD YOU ORDER?

Look over the menu, decide, and total up the cost!

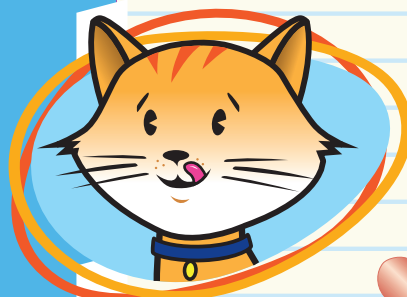
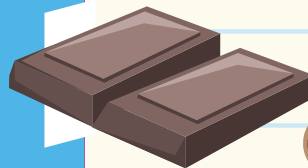
My ORDER

M E N U

Hot Chocolate	\$1.00
Cookie	75¢
Double Chocolate	25¢
Peppermint Stir Stick	50¢
Marshmallows	25¢
Nutella	30¢
Orange Zest	50¢
Caramel	50¢
Maple	40¢



tip:
total:



MAGIC HOT CHOCOLATE BOMBS

Let's make Magic Hot Chocolate Bombs - special chocolate balls that are full of a yummy winter surprise! When you put it in warm milk and give it a stir, something amazing happens - it melts and reveals tiny marshmallows, chocolate powder, and other fun things. Then you have the most delicious and fun hot chocolate to drink. Let's make some and enjoy the magic of the tastiest hot chocolate.

INGREDIENTS:

- 1 cup chocolate chips or chocolate melting wafers
- 1/4 cup hot cocoa mix
- 1/4 cup mini marshmallows
- Optional: sprinkles, crushed candy canes, or other toppings for decoration
- A responsible adult to help
- You will also need a silicone sphere mold (molds can be purchased, but you can also use plastic Easter eggs as molds)

INSTRUCTIONS:

1. Gather your ingredients and make sure you have a silicone sphere mold or a plastic Easter egg.
2. Melt the chocolate chips or chocolate melting wafers in a microwave-safe bowl. Heat them in short intervals, stirring in between until the chocolate is smooth and completely melted.
3. Using a spoon, evenly spread the melted chocolate inside the mold. Make sure to cover the entire mold, including the sides, with a thick layer of chocolate.
4. Place the mold in the refrigerator for about 10-15 minutes or until the chocolate has hardened. This will allow the chocolate shells to form.
5. Once the shells are firm, carefully remove them from the mold.
6. Fill half of the chocolate shells with a tablespoon of hot cocoa mix and a few mini marshmallows. You can also add other toppings if desired.
7. Heat a small plate in the microwave for a few seconds until warm. Take one of the empty chocolate shells and gently press it onto the warm plate to slightly melt the rim.
8. Immediately place the melted rim chocolate shell onto one of the filled shells. Press them together gently to seal the sphere.
9. Repeat steps 6-8 for the remaining shells.
10. Decorate the hot cocoa spheres by drizzling melted chocolate over the top and adding sprinkles, crushed candy canes, or other toppings.
11. Let the hot cocoa spheres set and harden completely. You can leave them at room temperature or refrigerate them for faster results.
12. To enjoy, place one Magic Hot Chocolate Bomb in a mug and pour hot milk over it. Stir until the chocolate and marshmallows are fully melted, creating a delicious cup of hot cocoa.



Remember to be careful when handling the Magic Hot Chocolate Bombs, as they can be fragile. Enjoy the magical experience of watching them dissolve in your warm milk, revealing a tasty cup of hot chocolate!

Enjoy!



Puppy Trainers

A Guide for Teaching Kids About Money

For young children, introducing basic financial concepts should be done in a fun and age-appropriate way. Winter-themed activities provide an excellent opportunity to weave financial literacy discussions into everyday experiences.

For example, right now is the perfect time of year to teach children about the joy of giving. Engage them in discussions about the importance of sharing and kindness during the winter season. Encourage them to participate in a winter-themed charity or

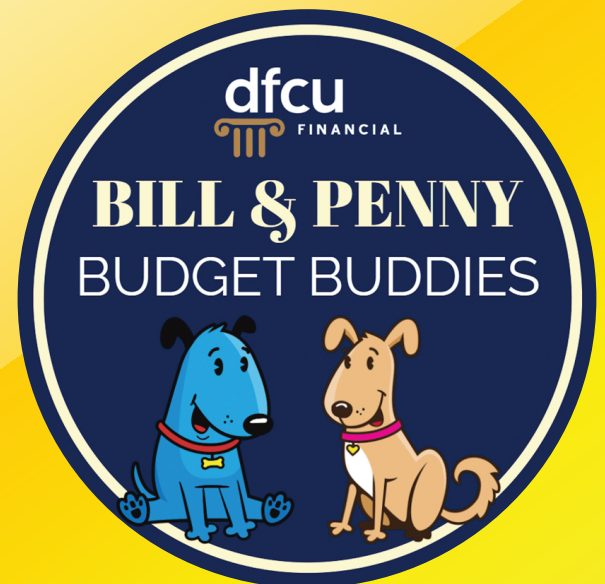
donation drive, like collecting warm clothes or blankets for those in need. Explain how their actions can make a positive impact on the community and help those who may be less fortunate.

By teaching them the value of generosity, we instill in them a lifelong lesson of empathy and compassion. Together, we can spread warmth and happiness to others, making this winter season truly special.

Who can I help?

COUPON

Deposit \$5 in your account and receive this cool and collectible **Bill and Penny** sticker!



NAME _____

ACCOUNT# _____