

PUPPY

POST

Spring 2026

Bill, your idea to upgrade our lemonade stand into a veggie and flower stand is brilliant.

Yep! Seeds, water, a little hard work, and we'll be earning money for our **DFCU Financial** savings in no time.

I'm planting sunflowers and carrots.

And I'm planting dahlias and radishes.

What about you, Buck?

I'm planting pennies to grow a money tree! Maybe I should I try dimes instead?

Oh, Buck. Remember... money doesn't grow on trees.

I guess money doesn't grow on trees, but we can still grow savings. Help me decode a special message on my pretend money tree and then try growing your own garden.



Money Doesn't Grow on Trees

But it can grow in your garden

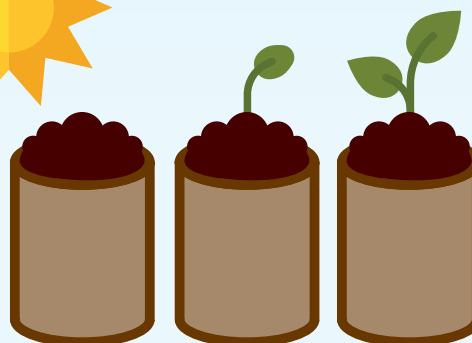
When you plant vegetables, you don't have to buy them from a supermarket. Instead, for just pocket change you can buy seeds to grow carrots, radishes, or even a whole garden of food. That's called an **investment**.

- You spend a little now (seeds, water, soil).
- You take care of it (sun, patience, love).
- Later, you get a whole lot more back (food to eat and money saved).
- And you might even be able to sell or share with friends.



What you need

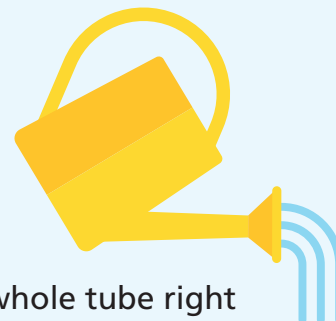
- Toilet paper tubes
- Soil
- Seeds (veggies or flowers)
- Water



Steps

1. Make your planter. Fold the bottom of the tube to close it up.
2. Add soil. Fill the tube almost to the top.
3. Plant your seeds. Drop in 1–2 seeds and cover them.
4. Water wisely, per the instructions on the seed packet.
5. Find the sunshine. Put your tube by a sunny window.
6. Watch it grow. In a few days, you'll see green sprouts.

This is the reward for your smart "investment."



When your sprouts get strong enough, you can put the whole tube right into the garden or yard. The cardboard will disappear into the soil and your flowers or veggies will keep on growing.



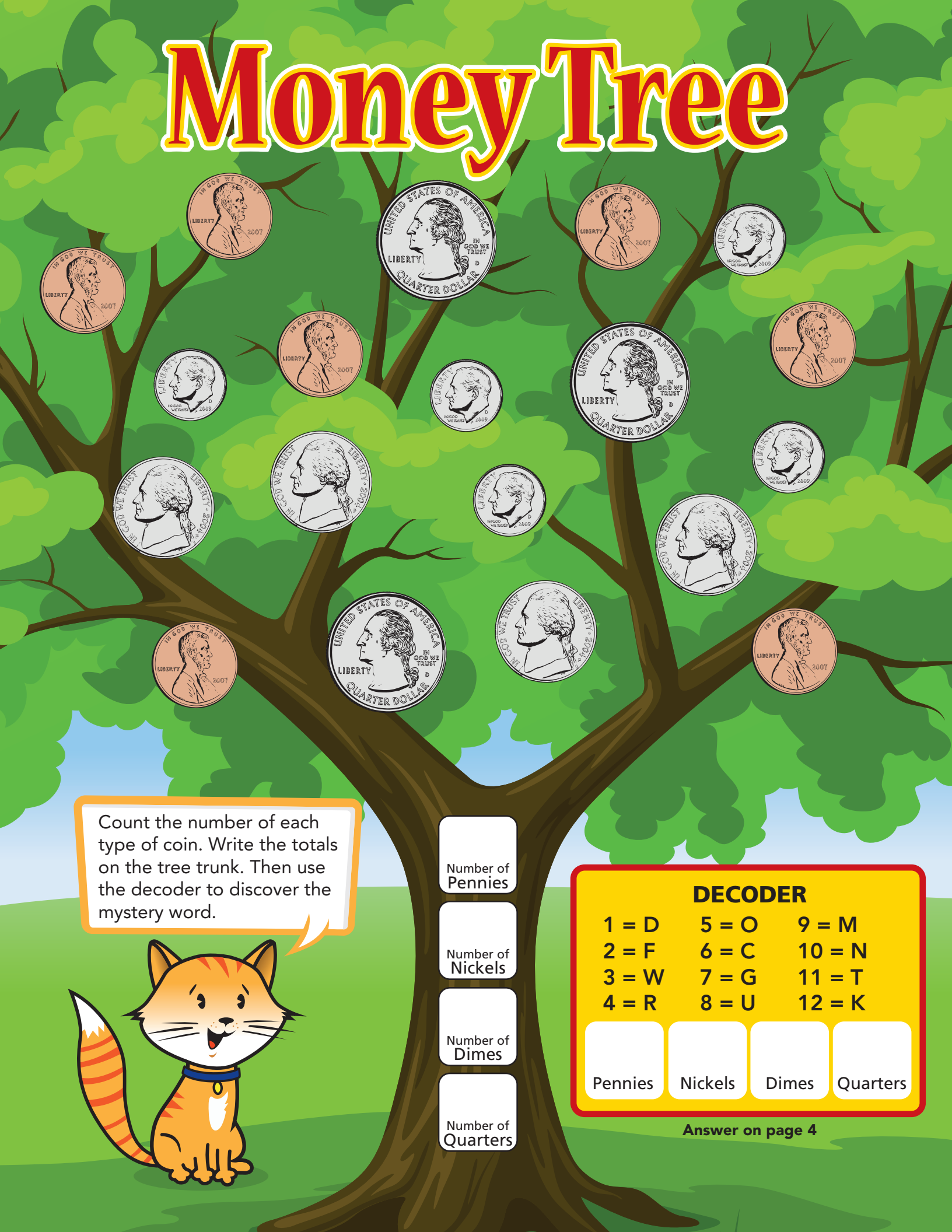
So maybe money does grow on trees... sometimes.



Investing means putting in money, time, or effort now, so you can get something bigger and better in the future.



Money Tree



Count the number of each type of coin. Write the totals on the tree trunk. Then use the decoder to discover the mystery word.



Number of Pennies

Number of Nickels

Number of Dimes

Number of Quarters

DECODER

1 = D	5 = O	9 = M
2 = F	6 = C	10 = N
3 = W	7 = G	11 = T
4 = R	8 = U	12 = K

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pennies	Nickels	Dimes	Quarters

Answer on page 4

Puppy Trainers

A Guide for Teaching Kids About Money



Growing Kids' Money Smarts



Spring is the season of planting, watering, and watching little sprouts turn into something bigger. The same idea works with money skills. Just like seeds, good financial habits start small but can grow strong with a little care.

Here are some simple ways to cultivate your child's money smarts this spring:

Plant seeds of savings. Give kids small coins or dollars to tuck into a piggy bank or youth savings account. Watching the amount grow shows them the value of setting money aside.

Water with responsibility. If they earn money from chores or allowance, help them divide it into save, spend, and share jars. (Kids love seeing their money sorted like this.)

Shine a little sunlight. Talk about goals—maybe saving for a new toy, a bike, or even growing their own veggies. Having a goal keeps kids excited to care for their "money garden."

Pull a few weeds.

Remind them that not every impulse buy is worth it. Teaching kids to say "not right now" helps their money grow stronger.



Just like a garden, your child's financial knowledge will blossom with a little patience, encouragement, and consistency. Before long, you'll see them "harvest" confidence and independence with their money.

COUPON

Deposit \$5 in your account at your local branch and receive this cool Cardboard Piggy Bank!



NAME _____

ACCOUNT# _____

Answers from page 3 – Pennies: 7 = G • Nickels: 4 = R • Dimes: 5 = O • Quarters: 3 = W