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POSITIVE ACTION CLUB FOR KIDS

FUN *inside:*

Save, Spend and Share

Learn more about money with tips, tools and activities in this issue of *DoNotes*.

Things To Do

Check out the DoPack member-only events coming your way!

www.dupaco.com



WINTER 2016

MONEY \$ense

Information and activities for parents and children to learn together and make sense of their money.

Why is money worth anything?

It's just paper and ink or a small piece of stamped metal, but we use it to buy food, a movie ticket, a pair of jeans, a car, a house...just about everything.

Before we had money to pay for things, people bartered, that is, they would trade different items with one another. For example, someone who owned chickens might need a pair of shoes, so they would offer the shoemaker a chicken in return for the footwear. But it's hard to carry around a bag of chickens to trade for things, and it's also hard to get everyone to agree on what a chicken is worth.

So, along comes money.

To get a better understanding of how money is used as a tool to trade things, here is an activity to do together to better understand the value of money.

Kids: Set up a pretend store. Find or create items that you can pretend to sell and think about how much that item is worth to you. Price your items and write down the price on a piece of paper. Let your parent know when your store is open.

Parents: There's a new store that opened in your home. Time to start shopping! As you shop, ask your child to explain why they priced items the way they did. Exchange pretend money for your purchases.

Next, swap roles! Kids—it's your turn to shop! **Did your parent price items differently? Why?**

Source: <http://www.mycreditunion.gov/Pages/the-value-of-a-dollar.aspx>

For more tools and resources, visit:
www.dupaco.com/parenting

Dear Parents,

Dupaco knows that teaching your kids the three principles of saving—save, spend, and share—will make their lives richer (literally!) and more rewarding later on. Visit dupaco.com/parenting for some great resources to help you and your kids look financially forward, empowering them to make their own decisions and teaching them to value their money.

Did you know?

Every time you make a deposit of \$5 or more into your Dupaco account, you earn a sticker for your DoPack Saver Card.* Those stickers add up quickly if you're a good saver! When you reach a red square on your Saver Card with the numbers 3, 6 or 10, you can select a **prize** from the DoPack DoStuff collection.

**Limit one sticker per member, per day.*

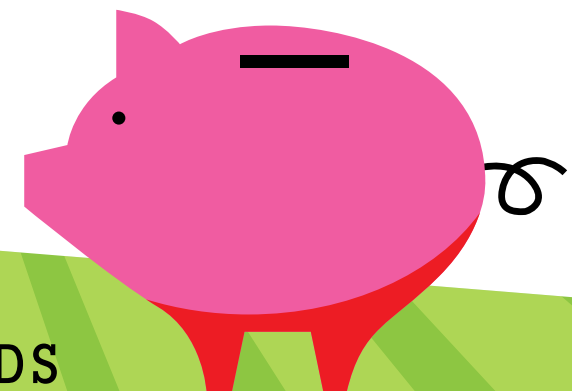
Giving back

Giving back makes you feel great! Sharing with others, even a small amount, can make a big impact. Here are some ways you can give back in your community:

Give to a friend in need.
Help fund a cause.
Make a donation.
Volunteer your time.
Donate old toys.

Parents:

Talk to your children about how you give back and explain how it makes a difference in your community.



POSITIVE ACTION CLUB FOR KIDS

Making Choices

We make choices every day. What are you going to wear? What will you eat for breakfast? What will you play with your friends? Our choices determine what we do, how we spend our time, and how we spend our money. Here are four tips to help you make choices with your money.

1

Think about your goal or problem. Why do you have to spend your money, and what do you want to get out of it?

2

Explore your options. What are all of the different things you could spend your money on? What would solve your problem or accomplish your goal?

3

Evaluate your options. Compare the price of each item you want to buy and weigh the pros and cons of each option.

4

Make a plan. Do you have to earn and save more money to make your purchase? How much and for how long do you have to save? Make a choice and enjoy! You've earned it!

What would you wish for?

Imagine you are stranded on an island with nothing but the clothes you are wearing. The good news is that a genie has appeared and will grant you 10 wishes. The only thing you have to do is decide if each wish is a want or a need. Make your wishes come true by reading the wish list below. Next to each item, write **N** if the item is something you need or **W** if the item is something you want. Then, choose 10 items from the list in the order you would wish for them and why you chose each one.

- | | | | |
|-------------------|--------------------|---------------------|--------------------|
| _____ clean water | _____ food | _____ sunglasses | _____ video games |
| _____ books | _____ paper/pencil | _____ hat | _____ baseball bat |
| _____ TV | _____ blanket | _____ first aid kit | _____ computer |
| _____ batteries | _____ sunscreen | _____ phone | _____ toothbrush |

1. Item: _____ Why? _____
2. Item: _____ Why? _____
3. Item: _____ Why? _____
4. Item: _____ Why? _____
5. Item: _____ Why? _____
6. Item: _____ Why? _____
7. Item: _____ Why? _____
8. Item: _____ Why? _____
9. Item: _____ Why? _____
10. Item: _____ Why? _____



Smart Money

Spending money is easy, but if you spend it right away, you don't really have any money in your bank when you need it. And if you make smart choices when you do spend money, you can end up saving some at the same time! Here's how you can be smart about spending your money:

Clip coupons.

Save money by looking for and cutting out coupons for any items you plan to purchase.

Compare prices.

Shop around. That toy you want to buy may cost less at one store versus the other. Also, watch for sales!

Take snacks from home.

Avoid vending machines by taking snacks with you from home.

If you save even just a dollar, that means you can spend that dollar on something else or add it to your Dupaco savings account.

What are you saving for?

Coloring Contest

To get you fired up for Dupaco Cowbell Cup hockey, Dollar is proud to sponsor a coloring contest!

A **Contest Best** will be selected from among all entries, and the winner will receive four free passes to one of Dupaco's Cowbell Cup hockey games, or a special prize!

If scoring prizes is your goal, make sure to use your imagination when decorating Dollar!

Entries are due by 5:00 p.m. on Friday, January 6. Pick up your color sheet from any Dupaco branch, or download and print yours from our website: www.dupaco.com/dopack.



For more fun, visit:
www.dupaco.com/events

FUN things to do

Visit www.dupaco.com/events for full event details and ticket information.

Museum Madness at Grout Museum District

4th Saturday of each month, January through April
LOCATION: All Grout Museum Sites in Waterloo, Iowa
COST: \$4 for Youth Explorer Pass, \$6.50 for Adult Explorer Pass

Dupaco Cowbell Cup Hockey

Friday, January 13 at 7:00 p.m.
Cedar Rapids RoughRiders vs. Dubuque Fighting Saints
LOCATION: The Stable in Cedar Rapids, Iowa
COST: \$4 off per regular-priced ticket.

Chestnut Mountain/Dupaco Ski Days

Sundays, January 29 and February 26
LOCATION: Chestnut Mountain Ski Resort in Galena, Illinois
COST: Save on lift tickets and rental with coupon
Members can get a lift ticket for \$25 OR a lift ticket, lesson and rental for only \$35. Coupon required.

Dupaco Cowbell Cup Hockey

Saturday, February 4 at 7:05 p.m.
Dubuque Fighting Saints vs. Cedar Rapids RoughRiders
LOCATION: Mystique Community Ice Center in Dubuque, Iowa
COST: Special ticket price of \$8 when you purchase tickets online.

DoPack Skate Party

Saturday, February 25 from 4:30 p.m.–6:30 p.m.
LOCATION: Skate Country in Asbury, Iowa
COST: \$2.25 per ticket
Tickets for the party include admission, quad-skate rental (in-line skate rental is extra) and unlimited soda.

Dupaco Cowbell Cup Hockey

Saturday, February 11 at 7:00 p.m.
Waterloo Black Hawks vs. Cedar Rapids RoughRiders
LOCATION: Young Arena in Waterloo, Iowa
COST: Receive a special Dupaco Cowbell Cup White Zone ticket price of \$10 (or \$8 Blue Zone seating) when you purchase tickets online.