

Hi Kids,

A lot is happening this springtime! I hope you are enjoying the nice weather while being active with your friends and family whether it be through softball, baseball, dance recitals, art events, band concerts, school graduations, and so much more.

April is Youth Financial Literacy Month in credit union land! In this edition, I will share with you good advice to save your money with your Baxter's Bunch Savings Account at Del Norte Credit Union. **I will also highlight that Earth Day was April 22nd!** As Baxter the Bear, I will share pointers with you on making our world a better place. Read along, have fun with the activities and knowledgeable facts, and I encourage you to make good financial decisions and to be good stewards of our planet!

With a
big bear
high-five!

Baxter the Bear

April is Youth Financial Literacy Month

Since 2003, or 22 years ago, April has been recognized as Financial Literacy Month. It is a time dedicated to learn more about being smart about managing your money. Financial literacy is defined as having the know-how to make good decisions with your finances (money) during any life stage! Our partner Jump\$tart Coalition for Personal Financial Literacy and its New Mexico affiliate spreads this message with our own spin on it:

INFORMED: It's necessary to learn about financial education! At Del Norte Credit Union and the Del Norte LOV Foundation, we work with national partners, Banzai and GreenPath, to teach you to save!

INSPIRED: Let's share the money-saving knowledge with others! Let your friends, siblings, cousins, and others know that you have a DNCU Baxter's Bunch Savings Account and encourage others to save their money too!

IGNITE: Del Norte Credit Union and the Del Norte LOV Foundation provide youth, families, local schools, teachers, and students with free financial literacy skills that includes online courses, games, articles, calculators, and resources to make you financially confident!

LEARN MORE AT:

dncu.com/financial-fitness/kids-teens/#financial



del Norte[®]
CREDIT UNION

I have a great coloring image for you to celebrate Youth Month!

del Norte[®]
LOV Foundation

BAXTER THE BEAR CONGRATULATES OUR 2025 WINTER Photo Contest Winners

We thank brothers: Desmond, Marcus, and Paul for being our Winter 2025 Photo Contest Winner!



DESMOND C.



MARCUS C.



PAUL C.

Baxter the Bear wants to see you on the go this spring! Show us your spring flair and submit a photo, with parent and/or legal guardian permission, by **June 15, 2025** to baxter@dncu.org. The winner will be announced in our 2025 Summer edition and will receive a deposit of \$25 into their Baxter's the Bunch savings account. Thanks for participating!

Parent's Corner

We thank you and your family for being a Del Norte Credit Union member! DNCU and the Del Norte LOV Foundation want to provide you with personal finance content, so that all of your family can be financially capable! "Teach Financial Literacy at Home," is an article on our Banzai site that provides practical tips and resources for parents looking to instill good money habits in kids. Visit and read the article at <https://dnlf.banzai.org/wellness/resources/teach-financial-literacy-at-home>.



Earth Day was Tuesday, April 22, 2025

Baxter the Bear encourages you to do your part in making a positive change for this amazing planet we call Earth! This year's Earth Day theme is "Our Power, Our Planet" that focuses on renewable energy and support for environmental protection.

How are you and your family protecting the planet? Some neat ways are:

- Plant a Tree
- Build an insect hotel
- Feed the birds
- Go paperless
- Start composting
- Set up either a family home or school classroom recycling



LET'S CELEBRATE EARTH DAY WORD SEARCH

X M R E D U C E
Q F Q Q P S A M E O M
C P B T S O L A R J R R T
L A N D F I L L C K D E U P W
T W E N T Y S E C O N D S A N R A
O Q W P U J M W I C C K O H W E B P
I D G L O B A L P C A A T U K P U E J
Y E S B R J S M M E Z P W R O S S C J F
A B S V R C L I M A T E W C E K E O T B
D F L I R T E R I N G T U E K B V S R A
V L F N X E B Q I N Q P B L W J F Y E A
O P U Q K L S L D R Q V A A J O U S C O
A X A Z H N J P D R C O M O O Z C T Y R
Y U C G R E E N P O L L U T I S T E C I
P L A N T I N G M S W X D O O N M L L
M C V O Q I J C O N S E R V W Y U E
A T R E E S O T R A S H T E U H U
X N A K D Z B P P C G K W N P
G C G J P J R O E Z G Q A
D O E A R T H N E

APRIL
CLIMATE
COMPOST
CONSERVE
EARTH
ECOSYSTEM
GLOBAL
GREEN

LANDFILL
LITTERING
TWENTY SECOND

SOLAR
TRASH
TREES

PLANTING
POLLUTION
RECYCLE
REDUCE
RESOURCE
REUSE



Baxter the Bear Book Recommendations

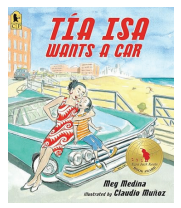
FINANCIAL LITERACY AND EARTH DAY THEMED!



100 THINGS TO KNOW ABOUT SAVING THE PLANET

By Jerome Martin, Alice James, Rose Hall, Tom Mumbray, Lan Cook, Darran Stobbart, and Eddie Reynolds | 8-12 years old

How could plastic-eating bacteria help reduce waste? Can a river be given human rights? Could we generate all the power we need from the sun and the wind? How do woolly sweaters help penguins in peril? Would building a giant sunshade in space stop the world from overheating? Find the answers to these questions and more in this exciting book full of big, small and unexpected ways to save the planet.



TÍA ISA WANTS A CAR

By Meg Medina | 3-7 years old

This book was selected for the 2025 New Mexico Credit Unions READ campaign during April, which promotes financial education to students during a bilingual English & Spanish Read-A-Loud!

While Tía Isa wants to save money for a car that will take the whole family to the beach, her niece does odd jobs for neighbors. But it's hard to save enough when half the money is set aside to someday bring family members who live far away to join them.