

HELLO Spring!

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Hi Kids,

It's springtime in New Mexico, and I love this time of year! I enjoy the birds chirping, the flowers blooming, and everyone being outside enjoying the spring sunshine in our land of enchantment.

April is Youth Financial Literacy Month in Credit Union land. In this edition of Baxter's Bunch newsletter, I will share with you advice on being financially fit, and unleashing the power of saving at Del Norte Credit Union!

With a
big bear
high-five,

Baxter the Bear

APRIL IS YOUTH FINANCIAL LITERACY MONTH!

This year's theme for Credit Unions across the United States for is:
UNLEASH THE POWER OF SAVING AT YOUR CREDIT UNION™



What is financial literacy?

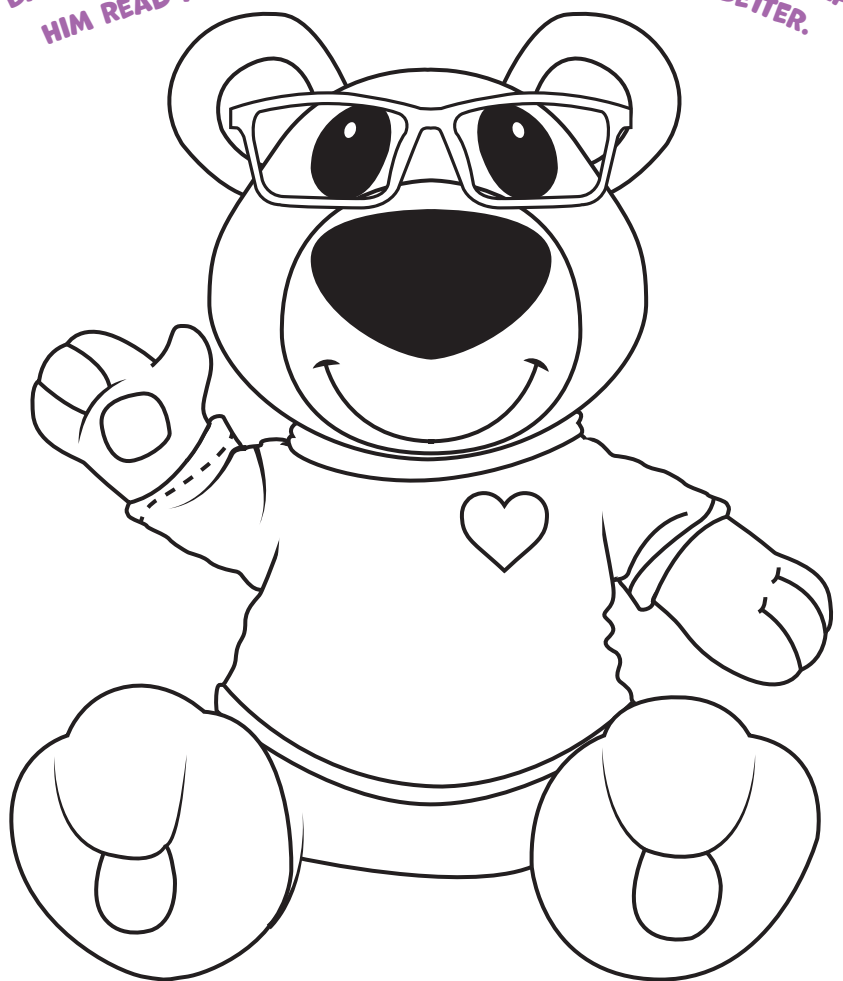
Financial literacy is having the know-how to make good decisions with your finances or money during any life stage.

Baxter the Bear wants all kids to learn good practices on how best to save and develop strong financial habits! You're already doing a great job by having a Baxter's Bunch Savings Account at Del Norte Credit Union.

Saving with a purpose is intentionally making a plan to set money aside for future use for something you really want to have. What do you really want? Do you want the latest Squishmallow® plush, LEGO® set, Minecraft® game, Polly Pocket® set, or the coolest souvenir during your next family trip? Whatever you want, Baxter the Bear encourages you to set a plan or a goal to achieve it!

Helpful Baxter Tip: whenever you receive money for your birthday, holidays, or even your allowance, deposit or put your money into your Baxter's Bunch Savings Account, so that your money can grow steadily over time. Del Norte Credit Union will increase the amount of dollars in your account. A Baxter's Bunch Savings Account can help you manage your money to save even more! By doing this over and over again, you unleash the power of saving.

BAXTER THE BEAR HAS GLASSES THIS SPRING SEASON TO HELP HIM READ AND UNDERSTAND FINANCIAL LITERACY BETTER.



BAXTER THE BEAR HAS A FUN COLORING SHEET TO CELEBRATE YOUTH MONTH! HAVE SOME FUN AND RELEASE YOUR CREATIVITY!

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N^{del} Norte
LQV Foundation

Credit Union
National
Association
CUNA

BAXTER THE BEAR CONGRATULATES

our 2023
Winter Blast
Photo
Contest
Winner!

Brandon
K.
Age: 10

At Ghost Ranch in Abiquiu, NM



Baxter wants to see a picture of you in your best spring gear flair!

Enter your photo, and possibly win some money to deposit into your Baxter's Bunch account.

Ask you parents or guardians before sending your photo for the contest.



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Send yours to baxter@dncu.org
by June 1, 2023.

Parent's Corner

Baxter the Bear and everyone at DNCU wishes you, your family, and loved ones a healthy and wonderful spring season! Since we're talking about Youth Month and the importance of saving, we'd like to share with you the other two Youth Accounts that DNCU has to offer young members.

SCORE!

is a Savings Account designed for teens aged 13 to 17. The SCORE! program helps develop healthy financial habits during formative years.

FREE4ME

is the ultimate account for 18-25 year olds that includes a checking account.

As your child grows, DNCU has the staff, products, services, and resources to grow financially with your child because DNCU improves lives and strives to be your ideal partner for a better future! Visit dncu.com, go to one of our eight branches, or call us at 505-455-5228 to learn more.

We give you and your family a Heart-felt Thank You for being a DNCU member!



* Baxter's Financial Literacy Word Search

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

DEBT
BUDGET
CHECKS
MONEY

FINANCES
GOALS
INCOME
PAYMENTS

MANAGEMENT
BILLS
RENT
CHECKING

EXPENSES
NUMBERS
SAVINGS
SPEND
CREDIT

* Baxter's Financial Literacy Games

Baxter wants financial literacy to be easy for you and he's sharing with you two flash card games that can help you learn financial terms and be financially fit!



The Financial
Rewire Store
100 Financial
Literacy Flash
Cards

The Financial
Rewire Store
100 Financial
Literacy
Flash Cards

Visit Amazon to learn more:
[https://www.amazon.com/](https://www.amazon.com/Financial-Education-Homeschool-Entrepreneurial-Parenting/dp/B096L8H2CQ)

Financial-Education-Homeschool-Entrepreneurial-Parenting/dp/B096L8H2CQ

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Baxter's Book Corner Finance-Themed!



The Berenstain Bears' Trouble with Money
by Stan Berenstain and Jan Berenstain

Ages 3-7

Come for a visit in Bear Country with this classic First Time Book® from Stan and Jan Berenstain. Mama and Papa are worried that Brother and Sister seem to think money grows on trees. To make money of their own, the cubs decide to start their very own businesses, from a lemonade stand to a pet-walking service.



Making Money Count:
How to Save, Spend, and Secure What You Have -Activity Book-
by C. Gabrielle Pratt

Ages 8-12

Basic concepts about money are covered using puzzles, fill in the blank, pages to color, and quotes to recite. Real life situations and solutions are explored. Key lessons covered are budgeting, career choices, making donations, short and long-term goals and saving \$25.