



**Ndel Norte**  
CREDIT UNION



HI KIDS,

From everyone at DNCU, I hope you're having an amazing, safe winter and I want to wish you a Happy New Year! Let's ring in the New Year and make 2022 the best year yet! To start out the year right, we'll talk about making New Year's Resolutions so that you can make great decisions, including financial ones, for the entire year.

With a big bear high-five,

*Baxter Bear*



## What are New Year's Resolutions?

A New Year's resolution is a tradition, in which a person decides to continue good practices, accomplish a personal goal, or improve their life at the start of a new year.

Today is \_\_\_\_\_

I am \_\_\_\_\_ years old.

This year I want to learn \_\_\_\_\_

I want to try \_\_\_\_\_

I want to go \_\_\_\_\_

I don't want to go \_\_\_\_\_

This will be a good year because \_\_\_\_\_

## Word Search

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



BALLONS  
HAPPY  
HOLIDAY  
HOPE

JANUARY  
JOY  
MUSIC  
NEW



PARTY  
PLANS  
SINGING  
TIME

## Baxter congratulates



the contest winner from the 2021 Fall Spectacular Photo Contest!

*Christopher Anthony Maestax Jr.*

Age: 3  
as the Hulk taken at Los Alamos Halloween's Trick-or-Treat on Main Street

**\$25**

Winter Fun Photo Contest!

Baxter wants to see a picture of you in your best outdoor, winter gear! Enter your photo, and possibly win some money to deposit into your Baxter's Bunch account. Send yours to

[baxter@dncu.org](mailto:baxter@dncu.org) by February 15, 2022.

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

# Parent's Corner

Baxter the Bear and everyone at DNCU wants to wish you and your family a healthy, prosperous, and Happy New Year! It's time to get down to business and talk about our newest product, **DNCU Business Services**.

## Introducing our full suite of online business services at DNCU Business.

- Business Checking Accounts
- Business Saving Accounts
- Business Money Market Accounts
- Business Share Certificates
- DNCU Business Visa Credit Cards
- Business Loans
- Business Mobile & Online Banking



Visit our website, [dncu.com/business](http://dncu.com/business) to submit a Contact Us Form or call us (505)455-4678 to learn more and sign up for these financial business services today! **Thank you for being DNCU members!**

## New Year's Activity

Create Your Own Time Capsule! Put anything you want to remember along with your resolutions in a container and then hide it till next year.

Here are some Baxter-terrific suggestions to add to your container!

- What's your name? \_\_\_\_\_ How old are you? \_\_\_\_\_
- What is your favorite color? \_\_\_\_\_
- Who is your best friend? \_\_\_\_\_
- What is your favorite animal? \_\_\_\_\_
- Favorite movie? \_\_\_\_\_
- Favorite TV show? \_\_\_\_\_
- Favorite Book? \_\_\_\_\_
- Favorite Toy? \_\_\_\_\_
- What makes you happy? \_\_\_\_\_
- What makes you sad? \_\_\_\_\_
- What is your favorite food? \_\_\_\_\_
- Favorite dessert? \_\_\_\_\_
- Favorite Candy? \_\_\_\_\_
- Favorite drink? \_\_\_\_\_
- Favorite song to sing? \_\_\_\_\_
- What games do you like to play? \_\_\_\_\_
- What is your favorite sport? \_\_\_\_\_
- Favorite thing to do outside? \_\_\_\_\_
- Most favorite thing to do in the world? \_\_\_\_\_
- What do you want to be when you grow up? \_\_\_\_\_

## Baxter's Financial Literacy Activity

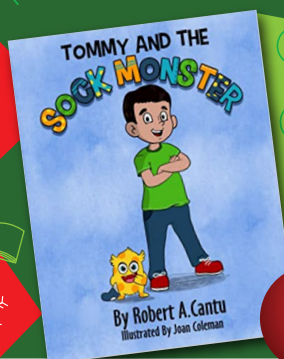
Good-bye 2021, hello 2022! There is no better time to create your own financial goals. What is a goal? It is something that you are trying to do or achieve. For the year ahead, Baxter the Bear got these great financial goal setting ideas from partners at GreenPath Financial Wellness, a trusted national non-profit.

- 1. Set a Goal and Write it Down! This gives you direction**
- 2. Be Clear About What You Want and Why. Answer these questions to help you:**
  - What do you want to do?
  - When will you do it?
  - Why is it important?
- 3. Be Positive and Realistic—aim for goals that are possible.**
- 4. Keep and Celebrate Your Steps! Tracking progress can help you stay focused and motivated.**
- 5. Make (and Work) the Plan. An example would be to deposit a certain amount of money every month in your Baxter's Bunch account to build up your savings at DNCU!**

For more financial wellness resources, please visit [greenpath.com](http://greenpath.com).



# Baxter's Book Corner



**Tommy and the Sock Monster**  
by Robert A. Cantu,  
a local Pojoaque student

ages  
2-5

When socks go missing from Tommy's home, he goes on a mission to solve the mystery of the missing socks and while doing so, discovers an unlikely friend.



**The Storm Runner**  
by J.C. Cervantes  
based in Las Cruces

ages  
6-12

Zane has always enjoyed exploring the dormant volcano near his home in New Mexico, even though hiking it is challenging. He'd much rather hang out there with his dog, Rosie, than go to middle school, where kids call him Sir Limps a Lot, McGimpster, or Uno—for his one good leg. What Zane doesn't know is that the volcano is a gateway to another world and he is at the center of a powerful prophecy.