

**HI KIDS,**

Your loveable Del Norte Credit Union's Baxter the Bear is here to wish you a happy spring! The weather is beautiful and nice out here in New Mexico. I encourage you to go outside and enjoy the fresh air with your family and friends! Enjoy the outdoors by going on a hike, a nature walk, or even go bird watching, or going to visit your favorite flower or vegetable garden.

With a big bear high-five,

*Baxter Bear* 



**APRIL IS YOUTH MONTH**

**What is saving?**

Saving is money that you are not spending. There are different ways you can save! You can have an allowance and put aside that money for something you later want to spend on. Your parents or guardians can save for you to go to college or university through something called a 529 account. You are already saving at DNCU through your Baxter's Bunch membership. Way to go!

**What is financial literacy?**

Financial literacy is having the know-how to make good decisions with your finances. It can be a family affair where your parents or guardians can help guide you for financial success!




April is Youth Month in credit union land, and Baxter the Bear has some new friends that he wants you to meet:



**Youth Month Triceratops**  
 Fun Fact: Some triceratops may have had as many as 800 teeth!



**Youth Month Pterodactyl**  
 Fun Fact: Pterodactyls could reached speeds of over 67 mph!

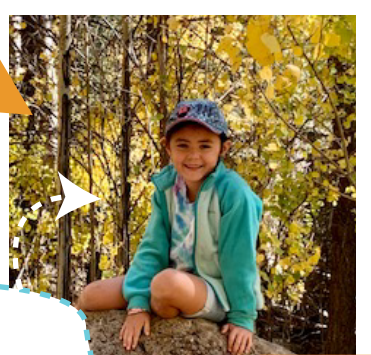


**Youth Month T-Rex**  
 Fun Fact: Tyrannosaurus rexes had really good eye-sight with two front-facing eyes!

**Contest Winners**  
 from last year's challenge!



*Devanza D.*  
 Age: 10  
 Enjoying the Aspens up at Hyde Park!



*Nikyn M.*  
 Age: 6  
 Hiking fun at Canada Bonita Trail in Los Alamos!

**\$25 Coloring Page contest!**

Baxter wants to see your dinosaur coloring skills! Color the Youth Month Coloring Page, enter it to the contest, and possibly win some money to deposit into your Baxter's Bunch account.

Send yours to [baxter@dncu.org](mailto:baxter@dncu.org) by June 1, 2021.



Scan the code with your smartphone camera



Ask your parents or guardians before sending your Youth Month coloring page for the contest.

# Parent's Corner

Baxter the Bear and everyone at DNCU wishes you, your children, and family members happy and healthy wishes this spring! We know these times are challenging, but we have each other to lean on. That's the spirit of the cooperative movement!

During the month of April, credit unions around the world will be celebrating financial literacy month by highlighting the importance of youth financial fitness!

Spring Financial Knowledge Tip: According to a recent study, the average debt of students when they graduated from college rose from \$18,550 (in 2004) to \$28,950 (in 2014), and increase of 56 percent. In 2021, the average is \$36,900!

Starting to save early for college is the gift you can give to your upcoming little astronaut, teacher, or nurse—and your wallet.

Schedule a complimentary visit with a DNCU financial advisor online today, and talk about your options. Making a plan to place allowance, birthday, or other sources of income consistently will pay off ten-fold when it's time for them to leave the nest.

Find our more by visiting us at [dncu.com/financial-fitness/kids-teens/](http://dncu.com/financial-fitness/kids-teens/)

## Dinosaur Word Search Game



BIG  
BONE  
DINO  
EGG  
REX

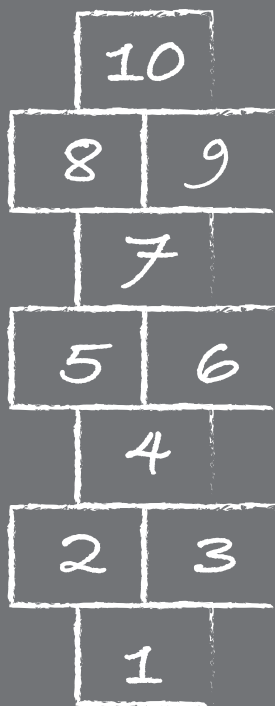
U W C F Y U M  
G X Y E G G X  
D S N U E E Y  
J U J N B I G  
R N F D I N O  
E C C F S O M  
X N V B O N E

BONES  
CLAWS  
CREST  
EGGS  
ERA  
EXTINCT  
HORN  
RAPTOR  
REX  
ROCK  
TEETH  
FOSSIL  
GIANT  
HUGE

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

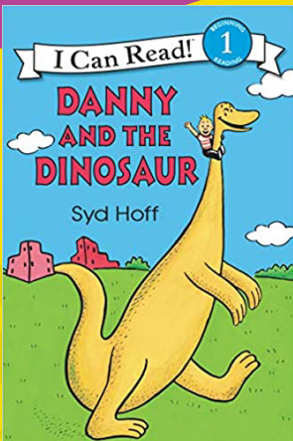


## Lets play Hopscotch



1. Draw a hopscotch design on the ground.
2. Throw a flat stone or similar object (small beanbag, shell, button, plastic toy) to land on square one.
3. Hop through the squares, skipping the one you have your marker on.
4. At the pairs (4-5 and 7-8), jump with both feet.
5. At 10, hop with both feet, turn around, and head back toward the start.
6. When you reach the marked square again, pick up the marker—still on one foot!—and complete the course.
7. If you finished without any mistakes, pass the marker to the next player. On your next turn, throw the marker to the next number.
8. If you fall, jump outside the lines, or miss a square or the marker, you lose your turn and must repeat the same number on your next turn. Whoever reaches 10 first, wins.

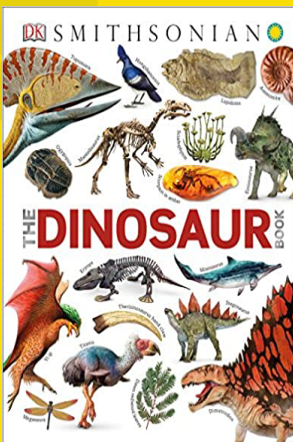
## Baxter's Book Corner, Dinosaur-Themed!



**Danny and the Dinosaur**  
by Syd Hoff

ages 5-8

For Danny and his prehistoric playmate, even the most everyday activities become extraordinary, like finding a big-enough place to hide a dinosaur in a game of hide-and-seek. But Danny can teach an old dinosaur new tricks. It's the most fun this dinosaur has had in a hundred million years!



**The Dinosaur Book**  
by DK

ages 9-12

Engage in amazing interesting facts about dinosaurs – the most awe-inspiring creatures to have ever lived. The Dinosaur Book brings you face-to-face with incredible creatures in fully colored images and realistic digital reconstructions.

## Fun Spring Activities

### My Savings Money Chart

Baxter says it's easy to save with your own savings money chart. Have your parents or guardians help you make a plan. Happy Saving!

#### My Saving Money Chart

I'm Saving for
I need to save \$
I can save money by _____
_____

Determine the value of each coin above to meet your savings goal. Write that amount on each coin. Color each coin as it is saved



Saved	Date	Saved	Date	Saved	Date	Saved	Date
Saved	Date	Saved	Date	Saved	Date	Saved	Date