

Making a Money Plan for Christmas!

Christmas is just around the corner! Sometimes it can be just as fun to give presents as it is to get them! But how do you know where to start? First, you can look at how much money you have. Then you can make a plan about what to do with it. Adults make a plan, too. They call their plan a budget.

Setting up your budget

- Figure out how much money you have to spend and make a plan to not spend more than that!

Plan ahead for how you'll spend your money.

- Who would you like to buy a gift for?
- How much should you spend on each person?
- If you know you have \$50 to spend and want to buy 5 presents, do the math and you'll learn that you can spend \$10 on each present.

Find out who has the best price for what you want

- Did you know that you can "shop" without spending any money? The idea is to see how much money different stores want you to pay for the same product.
- How can you do this? You can read the ads and sales paper that different stores have. You can also look at different stores' web sites. That way you can see how much something will cost before you go to the store.

Try making your own presents

- If you don't have enough money to buy presents, try making your own! Try websites or apps like Pinterest for ideas. Everyone loves a homemade gift like a drawing, craft or treats you baked yourself!

Thanksgiving Fun Facts

How many of these fun facts do you know about Thanksgiving?

1621

The year Thanksgiving was first celebrated

1863

Abraham Lincoln declares Thanksgiving a national holiday

1947

Year of the first Macy's Thanksgiving Day Parade

42 Million

Number of Americans expected to travel 50 or more miles for Thanksgiving

4th

Thursday of November, where Thanksgiving falls every year

15

pounds, the average weight of a Thanksgiving turkey

3rd Quarter Dividends

Our Board of Directors has announced .15% Annual Percentage Yield for the 3rd quarter regular share dividend paid on September 30, 2018. *Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.*



find your happy.



Pumpkin Krispy Treats!

SUPPLIES

- 3 Tbsp. butter
- ½ tsp. vanilla extract
- red & yellow food coloring or orange gel coloring
- 5-1/2 cups mini marshmallows
- 6 cups crispy rice cereal
- mini tootsie rolls
- candy for decorations, M&M's, candy corn, etc.

INSTRUCTIONS

1. In a large saucepan, melt and slightly brown butter on medium heat.
2. Add vanilla extract and marshmallows.
3. Stir until marshmallows are completely melted.
4. Add food coloring until desired orange color is reached.
5. Add cereal and stir until completely combined.
6. Turn off heat and let sit for a few minutes, until cool enough to handle.
7. When mixture has cooled enough, spray your hands with cooking spray and mold cereal mix into circles (about nine medium sized pumpkins).
8. Unwrap a tootsie roll and press into each pumpkin top. Add candy for the eyes and noses (we used a little frosting to adhere). Eat and enjoy!



Design Your Own Money!

Ever wanted to design your own money! Here's your chance to see what your face would look like on the \$1, \$100, or any dollar bill you would like!

