

Barnyard CENTS



DIGITAL FEDERAL CREDIT UNION

WINTER 2020

BE A SUPERHERO SAVER!

Superman can leap tall buildings in a single bound. Wonder Woman has super speed. Captain America never grows tired. And you have saving superpowers that can help you save and spend money wisely. If you know how to use them.



★ Use laser vision to spot items on sale. Every little bit you save adds up!

★ Use shrinking powers to spend less on books, movies, and video games. Check your local library for items you can check out for free!

★ Use mighty magnetism to collect coins in the couch or car. Put them in a piggy bank or jar. Then bring them to DCU to deposit in your savings account.

★ Fly around the house shutting off lights to save money on energy. Just be sure you don't

leave anyone in the dark. Unless they have night vision.

★ Look into the future to help set your goals. Do you see yourself riding a new bike? Going off to college? Now is a great time to start saving for those things.

★ Use mind control to help friends and family save their own money. Share your ideas about spending less and they may be able to save more, too.

★ Use your powers of multiplication to earn even more money. When you deposit money in your DCU savings account, we pay you dividends. Over time, that helps your money grow.

Here at DCU, we have a few superpowers of our own. Just like Iron Man wears a suit of armor to protect himself, we have security systems that help keep your money safe.



5 WAYS TO SAVE ENERGY THIS WINTER

Did you know it costs money every time you turn on a light, take a shower, or open the refrigerator. How much does it cost? The average U.S. family spends about \$2,000 a year on energy bills.*

We use different kinds of energy: electricity, natural gas, oil, coal, solar energy (from the sun), and even wind. If we aren't careful with how much energy we use today, someday it may be gone. Here are five ways for you to save energy at home:



Turn off lights, TVs, or video games when you're not using them.



Turn off the faucet. Don't run hot water if you're not using it. It takes energy to heat the water in your home for showers and washing dishes.



Don't leave the refrigerator door open. Decide what you want before opening the refrigerator so you can be quick. That way, the refrigerator doesn't have to use as much energy to keep food cold.



Close doors quickly when you come in from outside. This saves energy by keeping the heat in your home.



Put on a sweater or sweatshirt if you're cold, instead of asking mom or dad to turn up the heat.

UNPLUG (AND HAVE FUN)!

Help your family learn about conserving energy by planning an activity with one rule: **no electricity allowed**. You could work on a puzzle instead of watching TV. Or play games outside instead of playing video games. Not only will you save energy and help the environment — you'll save money for your family, too!

* Source: U.S. Department of Energy.

Stuck in the SNOW

Emma and Noah helped out in their neighborhood and shoveled sidewalks. Their neighbors paid them some money, too! Before they deposit their earnings at DCU, they need to get home to rest. Can you help them find their way?



Don't lose track of your money. Keep it safe in a savings account at DCU!



Visit *Barnyard Cents* online for more fun and activities at barnyardcents.org.

Digital Federal Credit Union

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