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POSITIVE ACTION CLUB FOR KIDS

**FUN** *inside:*



Earn Thank Use for saving  
Learn how you can boost your  
Dupaco savings account!

**Borrowing money**  
Learn three reasons why  
people borrow money.

# Earn ThankUse *for saving*

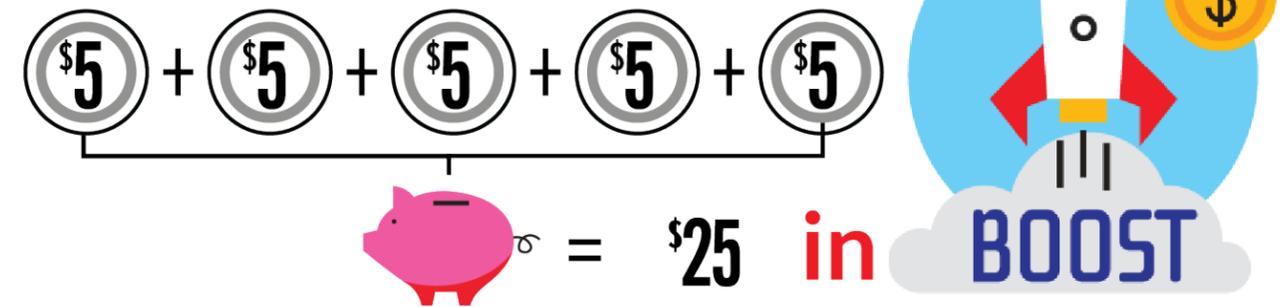
## Launch into **Thank USE** with Boost!

At a cooperative like Dupaco, you're not just a member, you're an owner.

### Your membership pays

Simply make at least **five deposits of \$5 or more into your** savings account by Sept. 30, and we'll thank you with a \$25 "boost" to your account. It's that simple. And it's just one more way that Dupaco helps its members—like you—earn while you learn to save!

Keep track of your progress by coloring in a \$5 circle each time you make a deposit!



### Learn how to earn at [dupaco.com/ThankUse](http://dupaco.com/ThankUse)

To earn Thank Use in the Boost category, member must meet campaign eligibility requirements and have five or more individual savings account deposits of \$5 or more each between 01/01/21 - 09/30/21; limit one qualifying deposit per day.

### DoPACK member spotted!

DoPACK member Sidda brings her piggy bank to Dupaco's Hillcrest Road branch in Dubuque, Iowa, to deposit her money into her savings account. She's already made plans to fill her piggy bank again. Way to save, Sidda!



# Borrowing Blues

# MONEY \$ense

Information and activities for parents and children to learn together and make sense of their money.

Junior is borrowing too much money! What can he do instead?  
Draw a line to connect each picture in the top row to its match in the bottom row.



Junior borrows money to pay for repairs



Junior borrows money to buy new headphones



Junior borrows money to pay for college



Junior makes a budget to plan out what he wants to buy



Junior works hard at school so that he can get a scholarship



Junior saves money every month in an emergency fund

Why do you think it's a good idea to borrow less money?

## Why do people borrow money?

Borrowing money costs ... money. This extra cost is called interest. If borrowing money costs more, why do people still do it? Here are three reasons why:

### Reason No. 1: They don't want to wait.

It's better to wait until you can afford something before you buy it. Some people don't want to wait, and they borrow money instead. Sometimes, they have trouble repaying the money they borrowed.

### Reason No. 2: They need to buy something REALLY big.

Remember how it's better to save money to buy things yourself? This is hard to do with something as big as a car or a house. By borrowing money, people get to use their car or house while they're still paying for it.

### Reason No. 3: They have an emergency.

Sometimes, people need to pay for accidents or unexpected repairs. It's important to save money in an emergency fund so that you don't have to borrow money when there's an emergency.

## Want more PACK-tivities?

Head over to [www.dupaco.com/DoPack](http://www.dupaco.com/DoPack).

## Discount Adventureland Tickets

Through Sept. 6  
Adventureland Park, Altoona, Iowa  
Purchase discount Adventureland tickets at all Dupaco branches. Children 3 and younger get free admission. Ticket quantities are limited. Cost is \$44 per ticket after discount.



## Questions

What is **interest**?

How can borrowing money help you? Give an example.

How can borrowing money hurt you? Give an example.

Why is it important to save money in an **emergency fund**?

## Fun things to do

Be on the lookout for upcoming events by checking Dupaco's Member Events and Discounts web page.  
[www.dupaco.com/events](http://www.dupaco.com/events)