



P.O. Box 179
Dubuque, IA 52004-0179



Federally Insured by NCUA

Winter 2026



**Positive Action
Club for Kids**

Explore your latest
DoNotes edition

Dollar Detective

In this issue:



What does
borrowing mean?



Parents: empower
your dollar detectives!

What does borrowing mean?

Sometimes people want to buy things, but they don't have enough money. So, they ask someone (like Dupaco) to give them money now and promise to pay it back later. This is called borrowing.

But borrowing isn't free!

You have to pay back what you borrowed, plus a little extra. That extra is called interest.



Why do people borrow money?

They don't want to wait

Some people want or need something right away, even if they don't have enough money.

They need something big

Things like cars and houses cost a lot. It's hard to save that much money, so people borrow to get them sooner and pay the money back later.

They have an emergency

If something breaks or someone gets hurt, people might need money fast. Borrowing can help, but it's better to save for surprises!

Draw something you don't want to wait for! Maybe a new toy?



Draw something really big that you might need to borrow money to buy.

Draw something you might need money for in a hurry.

Tips for Parents

Teach kids about interest in a fun way!

Start by giving your child a piece of candy and explain that you're lending it to them for their lunch tomorrow. When they return the candy, ask them to give you an extra treat as a thank-you for lending them the candy. **This extra treat represents the interest they're paying back!**

