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Winter 2026 ✱

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BORROWING MONEY

WHAT YOU NEED TO KNOW

Borrowing means getting money now and paying it back later. But there's a catch—you pay back more than you borrowed. That extra amount is called **interest**.

If borrowing costs more, why do people still do it? Here are **three** reasons:

1. They don't want to wait

It's smart to save before buying something, but some people want or need things right away. If they borrow too much, it may take a long time to pay it back.

What's something you **can't wait** for?

2. They need to buy something big

Big things like cars or houses cost a lot. Saving that much can take years! **Borrowing** lets people buy and use these things while they pay for them.

Share a big item you want to **save** for.

3. They have an emergency

Things can happen that are unplanned, like accidents. If people don't have an emergency fund, borrowing might be the best option to pay for repairs.

Can you think of an emergency that you may have to **borrow** for?

SEEK & FIND

Words to find: **BORROW**, INTEREST, EMERGENCY, BANK, LOAN, MONEY, HOUSE, CAR, DEBT, SAVE

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

Are you a borrowing whiz?

True or False

1. Borrowing money is free. **True or False**
2. Interest is the extra cost of borrowing. **True or False**
3. Saving for emergencies can help you avoid borrowing. **True or False**

Answer Key: 1. False, 2. True, 3. True