

“

MONEY DEFINITIONS

ASSETS:

Anything you **own** and can be sold to get money.

Examples: houses, cars, jewelry

LIABILITIES:

Debt, or money that you **owe**, to someone.

Example: credit card debt

NET WORTH:

All your assets minus all your liabilities equals your net worth.

”

THIS OR THAT

Circle which item you would choose below:



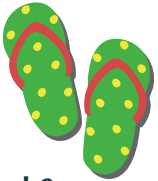
BIRDS OR BUTTERFLIES



SUNSHINE OR RAIN



PICNIC OR BBQ



RAINBOOTS OR SANDALS
















Heart O' Texas
Federal Credit Union

JR. EXECUTIVE NEWSLETTER

2nd Qtr 2023

SPRING SUDOKU

Complete the Spring Sudoku puzzle below:

MONEY FUN FACT



Money is made in factories called mints

“Ferris wheel” and “cartwheel” are a few nicknames for silver dollars

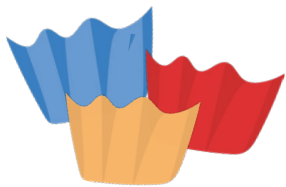


Dollar bills are made of 25% linen and 75% cotton

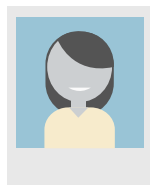
Create a FLOWER greeting card!

Grab a parent and have fun creating a simple greeting card with a few art supplies and cupcake liners.

Items you will need:



Cupcake
LINERS



A picture
OF YOU



White & green
CONSTRUCTION PAPER



SCISSORS



GLUE

Step 1

Fold the white construction paper in half, having it open like a greeting card.

Step 2

Glue the cupcake liner onto the front and towards the top of the white construction paper. The cupcake liner should "bloom" outward from off the paper. This will serve as the flower portion of the card.

Step 3

With permission and help from a parent, cut your picture into a circle that fits in the center of the cupcake liner.

Step 4

Cut leaves and stems from the green paper and glue them to the front of the card.

Step 5

Once the glue is dry, write a nice note inside the card to gift to someone this Spring!



HOW MUCH DO THESE ITEMS COST?

Guess the amount that you think these items below cost and compare to see how much they cost by asking a parent. See how closely you can guess the amount:

\$ _____ A bouquet of FLOWERS

\$ _____ A packet of vegetable SEEDS

\$ _____ A barbecue grill

\$ _____ A front door mat

\$ _____ AN umbrella

\$ _____ A watering pail



Visit Us Online: hofcu.org • Call Toll Free: 1.800.817.1622



NMLS#616262 Routing# 311989878

Branch Locations:

Waco - 7500 Imperial Drive, Waco, Texas 76712

Killeen - 1612 S. Ft. Hood St. (Hwy 195), Killeen, Texas 76542

***L-3** - 7412 Maehr Road, Waco, Texas 76705 *Restricted Location