



# PAGES

Published Exclusively for Lil' Partners and Parents

Winter 2024

## OUR GIVEAWAY WILL GET YOU READY TO CELEBRATE NATIONAL LOVE YOUR PET DAY

On February 20th, pet lovers everywhere observe National Love Your Pet Day—a special occasion dedicated to celebrating the bond between humans and their beloved pets. It's a day to shower your furry, feathered, or scaly friends with love, attention, and appreciation. Big Buck decided this was also a great time to show his Lil' Partners some love too.

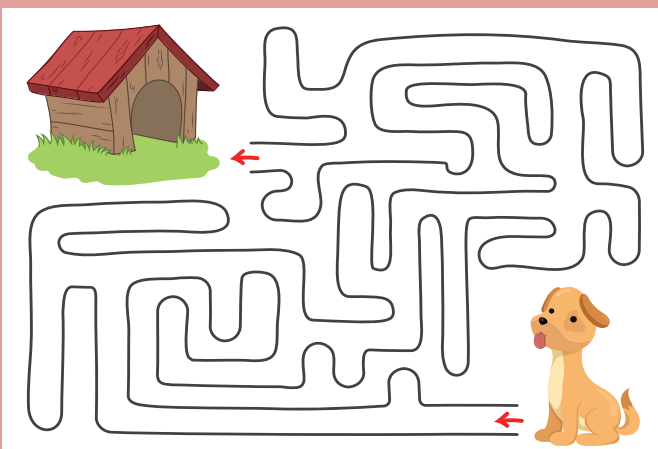
Bring your child to any Partner Colorado location, make a deposit into their account, and we'll give them a treat—an adorable dog or cat drawstring bag. It's a purr-fect way to show a love for pets!

\*One per child while supplies last.



Answer: B

Help pup find his way home, and then circle what his shadow looks like.



### WHAT'S INSIDE

- Paw-some Pet Facts
- Smart Money Habits
- Saving for College
- Coloring Contest
- Teen Partners

  
**PARTNER  
COLORADO**  
CREDIT UNION



## HOW MANY?

$$\text{cat} + \text{cat} = \text{cloud}$$

$$\text{cat} + \text{cat} + \text{cat} = \text{cloud}$$

$$\text{cat} + \text{cat} + \text{cat} - \text{cat} = \text{cloud}$$

$$\text{cat} + \text{cat} - \text{cat} + \text{cat} = \text{cloud}$$

$$\text{cat} + \text{cat} + \text{cat} + \text{cat} = \text{cloud}$$

Answers: 4, 4, 2, 0, 4


## FIND 10 DIFFERENCES



## HOW MANY OF THE SAME KITTEN?

### SOLUTION



ANSWER		4
		5
		9
		8



## TEEN PARTNERS—A BEST FRIEND TO HAVE BY YOUR SIDE

Between age 13-17, life moves fast, and the real world isn't far away. Whether saving for college, a new car, or just looking for a smart place to learn about finance, you'll need a best friend by your side to help you find your path to smart banking.

Partner Colorado and Teen Partners equip teens with: a Savings and Checking Account, Debit Card, Mobile Banking App—even Automatic "Allowance" Transfers.

Teens who complete and pass our online education module will receive a **bonus \$25 cash deposit into their account!**

Visit [PartnerColoradoCU.org](http://PartnerColoradoCU.org) to learn more today.



# PAW-SOME PET FACTS

Big Buck loves hanging out with pets! He likes that each of them has its own personality and keeps him and his barnyard buddies happy and entertained.

His favorites are dogs and cats and he considers them his best friends. But the farm also gives Big Buck a chance to get to know (and love) other animals too. Did your favorite pet make the paw-some pet facts list below?



Just like human fingerprints, each cat's nose has a unique pattern. But most likely you would identify a cat by its markings or personality, not its nose! Cats sleep for around 70% of their lives, which can be up to 16 hours a day. Their whiskers are highly sensitive and can detect changes in air currents, helping them navigate in the dark.



There are thousands of different species of pet fish, each with its unique colors, shapes, and behaviors. The most popular pet fish is the goldfish. Goldfish have teeth at the back of their throats that they use to grind food. The world's longest goldfish was found in the Netherlands in 2003. It measured 18 1/2 inches long! That's one big pet fish!



Dogs have an impressive memory. They can remember and recognize their human family members and other animals even after being separated for a long time. They can sense human emotions and often provide comfort and support. Understanding and appreciating the uniqueness of each dog is part of the joy of having them as companions.



Reptiles have been around for more than 300 million years! Many reptiles have the ability to regenerate body parts. For example, some lizards can regrow their tails if they lose them due to predation or other reasons. Remember that caring for a pet reptile requires knowledge of its specific requirements, including proper heating, lighting, and diet.



Rodents make up the largest order of mammals, with over 2,000 species. Common pet rodents include mice, rats, hamsters, gerbils, guinea pigs, and chinchillas. All rodents have a pair of continuously growing teeth that need to be worn down regularly. Gnawing on items like wood, toys, or specialized chews helps keep their teeth at an appropriate length.



Many pet birds, such as parrots, can mimic human speech. African Grey Parrots, in particular, are known for their exceptional ability to imitate and understand words. Birds are social animals and thrive on companionship. It's essential for their well-being to spend time with their owners or other birds.

CAN YOU FIND ALL 10 DOGS AND CATS SHOWN BELOW IN THIS EDITION?





## SMART MONEY HABITS

No matter what stage of parenthood you're in, there are financial lessons you can teach your child to help him or her grow into a financially independent adult. Here are some smart money habits to teach your child at every age.

**Age 2-4:** It's never too early to start! At this age, you can begin with the very basics—being patient and counting. Learning patience early will teach your child the importance of thinking about purchases before splurging. And you can introduce money by counting coins.



**Age 5-6:** This is the age kids start comparing what they have to what their classmates have. It's important to teach your child he or she can't have everything they want. At this age, give your child lessons in spending limits. This is also a good age to consider an allowance.



**Age 7-9:** Your child is now old enough to understand the concept of earning money and paying bills. Point out how much money comes in and show how it is spent each month on necessities. It's a good time to explain how to budget for larger purchases, and unexpected expenses.

**Age 10-12:** At this age, your child should start figuring out how to make their own shopping decisions. Now would be a good time to teach them about buying generic instead of name brands, and looking for deals. Review your receipt with them after your shopping trip and show them how much money you saved by buying things on sale or buying a less-expensive brand.

No matter what age your child is, it's never too early to open a savings account. It's one of the best learning tools to give your child hands-on experience when it comes to saving and budgeting.



## OP-PURR-TUNITIES To SAVE FOR COLLEGE



Saving for college is an important financial goal for many families. Here are some practical steps you can take to save for college:

**Start Early:** The earlier you start saving, the more time your money has to grow.

**Set Clear Goals:** Consider factors such as tuition, room and board, books, and other expenses. Use our free Save for College calculator to determine how much you'll need to save for your child's college expenses.

**Explore Education Savings Accounts:** There are several ways to save for your child's education, including a 529 plan, savings account, Roth IRA or Certificate of Deposit (CD). Partner Colorado's Roth IRA CD is an excellent option, earning **rates as high as 5.25% APY**.

**Automatic Contributions:** Set up automatic transfers from your paycheck or credit union account to your college savings account. This ensures that you consistently contribute to your savings goal.

**Adjust Your Savings Plan:** Periodically review your savings plan and adjust it as needed. If your financial situation changes, consider increasing your contributions.

**Encourage Contributions from Others:** On special occasions, like birthdays or holidays, suggest that friends and family contribute to your child's college savings fund instead of giving traditional gifts.

Remember that every little bit you save helps, and consistent contributions over time can make a significant impact on your ability to cover future education expenses. It's important to regularly reassess your savings goals and adjust your plan accordingly.

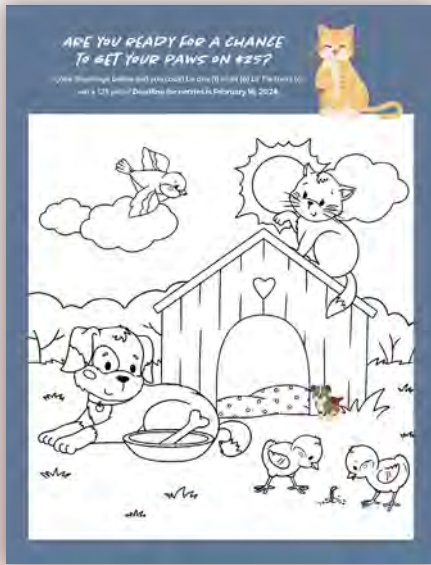


# ARE YOU READY FOR A CHANCE TO GET YOUR PAWS ON \$25?

Color the image below and you could be one (1) of six (6) Lil' Partners to  
win a \$25 prize! Deadline for entries is February 16, 2024.



# HERE'S YOUR CHANCE TO WIN \$25!



Deadline for entries  
is February 16, 2024.



**Enter your child in the Lil' Partners Quarterly Coloring Contest.  
The winning Lil' Partners will each receive \$25!**

**One child from each age group below will win a \$25 Visa® gift card.**  
2 yrs. and under | 3-4 yrs. | 5-6 yrs. | 7-8 yrs. | 9-10 yrs. | 11-12 yrs.

Submit your entries by February 16, 2024. Drop off entries at any Partner Colorado branch or mail entries to: Partner Colorado Credit Union, 6221 Sheridan Blvd., Arvada, CO 80003, ATTN: Marketing Department. Winners will be chosen February 21, 2024. Artwork will NOT be returned.

## ENTRY FORM

Name: \_\_\_\_\_

Age: \_\_\_\_\_ Parent's Phone: \_\_\_\_\_

**Lil' Partners COLORING CONTEST RULES:** The contest is open to all eligible members of Partner Colorado Credit Union twelve (12) years of age or younger. Entries must be submitted by February 16, 2024 (no later than 5:30 pm MST). Limit one (1) entry per child. Entries must be submitted with a completed entry form. By signing the entry form, you're giving Partner Colorado permission to use, publish, post or display the coloring for any purpose, including but not limited to advertising, promotional and publicity purposes, in all forms of media. The winners will be determined by a vote. Winners do not need to be present to win.



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