



KIRBY POLL!

What's the best winter snack?



- A) Gingerbread
- B) Sugar cookies
- C) Apple Cider
- D) Hot Chocolate

Visit your credit union's Kirby Kangaroo website to take the poll and view other kids' answers!

DID YOU KNOW?



Some animals have the ability to turn white during the winter. These animals include the white-tailed jackrabbit, snowshoe hare, arctic fox, weasels, ptarmigan, barren-ground caribou, and ermine.

MAKING SMART CHOICES

Kirby the Kangaroo was excited! He had earned some money by doing chores and couldn't wait to buy something fun. But before he spent his money, Kirby remembered something his teacher said: "When you spend money, you have to make a choice."

Kirby thought about what he wanted. He liked video games, but he also liked Lego sets. He only had enough money for one, not both. He knew this was called an "opportunity cost." If he bought the video game, he wouldn't have money left for the Lego set. So, he decided to wait and think about what he wanted more.

The next day, Kirby's friend Joey showed him some new headphones. "You should get some too, Kirby!" Joey said. Kirby thought about it but remembered that he shouldn't buy things just because someone else had them. He wanted to spend his money wisely.

Later, Kirby saw a commercial for a cool toy. But Kirby knew that not all ads tell the truth, so he decided to ask his parents and look up more information before spending his money on it.

One day, Kirby's friend Olivia also wanted a new game. They decided to share the cost and buy it together. That way, they could both enjoy it without spending all their money.

When Kirby was finally ready to buy something, he thought about how to pay. He had cash, but his mom told him he could also use a card. Kirby decided to use his cash so he wouldn't have to worry about paying back later.

In the end, Kirby felt proud. He learned that spending money was about making smart choices, not just buying things right away. Now, he knew how to save and spend his money better!



KIRBY'S JOKE!

How would two snowmen greet each other?

"Ice to meet you!"

PAPER PLATE POLAR BEAR TWIRLERS

1. Starting from the outside of your paper plate cut a spiral towards the middle. You might want to draw a pencil line first for children to follow.
2. Cut the middle out of your second paper plate to make the head for your polar bear twirler.
3. Use the rim of the paper plate to cut out two bear ears.
4. Color the middle of the polar bear ears black and glue them onto the back of the head.
5. Glue on your wiggling eyes, black pom pom nose and draw on a happy smile.
6. Use some more pieces of the second paper plate's rim to cut two polar bear paws and color the pads black.
7. Glue the paws onto the spiral of the polar bear twirler.
8. Cut two or more fish shapes from your blue paper and decorate them with marker pens.
9. Glue the fish onto the outer spiral of the paper plate twirler.
10. Turn your paper plate twirler over and glue or tape some ribbon onto the back of the polarbear's head.

Materials:

- 2 Paper Plates
- Wiggle Eyes
- Small Black Pom Pom
- Blue Paper
- Marker Pen
- Scissors
- Ribbon
- Glue
- Sticky Tape



For more Kirby fun, check out your Credit Union's website.

DO YOU HAVE THE PERFECT KIRBY STORY?

KIRBY GETS INTO SO MANY ADVENTURES

with his friends. They learn a lot of important lessons along the way. If you think you could write a great story and want to see it published in our newsletter or on your credit union's Kirby Kangaroo site, have your parents send your awesome story to

INFO@KIRBYKANGAROO.COM.

Your story just needs to be a minimum of 5 sentences, but it can be as long as you want.



Help Kirby find the way out of the snowflake maze



WE CAN'T WAIT TO SEE WHAT ALL YOU KIRBY CADETS OUT THERE COME UP WITH!