



MoneyBeez Buzz

Fun for Kids
Ages 12 and
Under

Winter 2025

New Year Goals

What do you want to do in 2025?

Every new year gives us an opportunity to make new goals, try new things and have new adventures. What do you want to do this year? Buzz wants you to have a GREAT 2025! Write down your goals and put them out where you can see them. Check them off when you complete them.

My Goals for 2025

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Here are some ideas for you:

- Eat healthy and try new foods.
- Learn fun facts about animals.
- Exercise and play outside more.
- Enjoy music—sing or play an instrument.
- Earn money and save money.
- Do random acts of kindness.
- Make new friends.
- Read more books.

Just for Laughs

We have some fun riddles for you.

Can you guess the correct answers?

1. Why did the cookie go to the doctor?
2. Why didn't the shark want to eat the clownfish?
3. What is a kitty's favorite color?
4. Where do snow leopards keep their money?
5. What has thousands of ears but can't hear?
6. What do you get if a cow is in an earthquake?

See the back side of this newsletter for the answers.

"If you see someone without a smile, give them one of yours."

~ Dolly Parton

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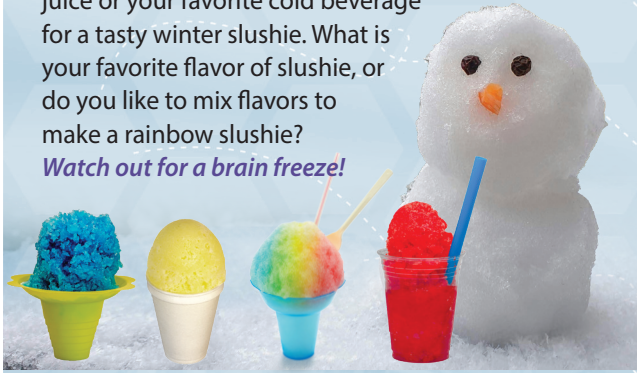
Member FDIC

Snow Slushies

A Winter Treat

Do you like snow cones in the summer? You can enjoy them in the winter, too! You can make snow slushies with fresh snow (or crushed ice if you prefer). Fill a cup with fresh, clean snow and add Kool-Aid, juice or your favorite cold beverage for a tasty winter slushie. What is your favorite flavor of slushie, or do you like to mix flavors to make a rainbow slushie?

Watch out for a brain freeze!



Did You Know?

Some animals hibernate in the winter.

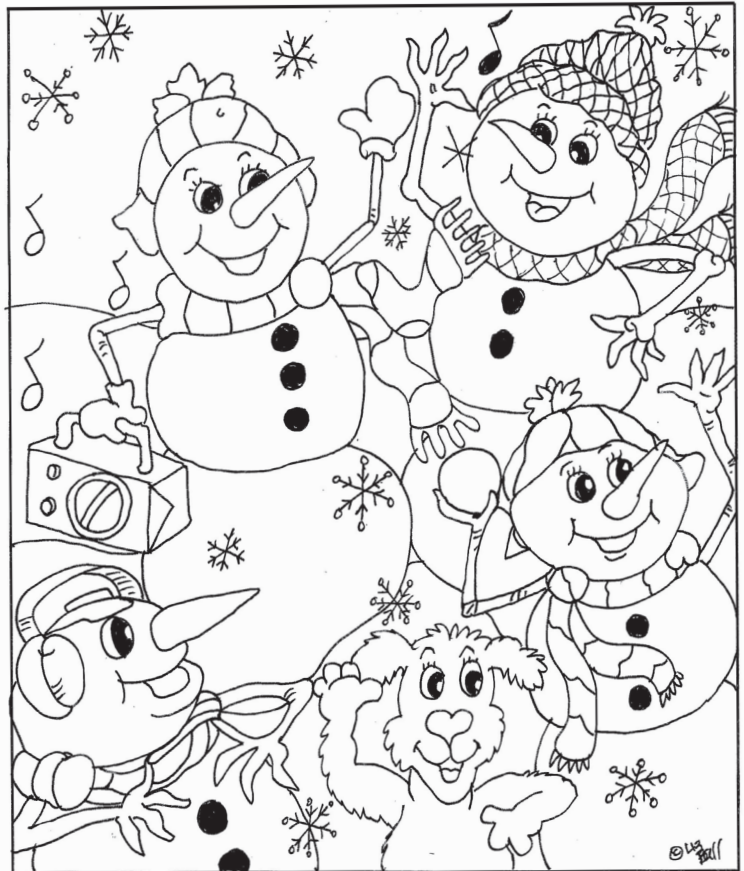


When we get cold in the winter, we wear a coat, hat, mittens, and we go inside to stay warm. What do wild animals do in the cold winter? Some leave for warmer weather while others stay and grow very thick fur to keep warm. Did you know some animals hibernate in the cold winter to survive? Hibernate means their breathing and heart rate decreases; they sleep a lot more and they don't eat. Their body temperature drops and they get fuel from all the food they ate in the Fall. Many types of mammals, reptiles, amphibians and even insects hibernate. Some species of these animals are hibernating right now—bears, hedgehogs, bats, frogs, turtles, mice, bumblebees, and more. *When the weather warms up, they will be hungry!*

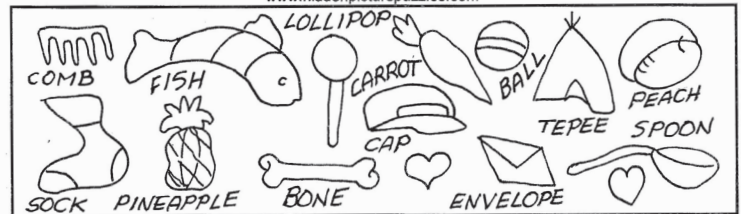
Hidden Pictures

Can you find them?

The snow people and their puppy are having fun in the snow!
Can you find all of the hidden items shown below the big picture?
Look closely to find them all. Color the picture, too!



www.hiddenpicturepuzzles.com



*Image created by Liz Ball of Hidden Treasures and shared with permission.
 Check out her books at www.hiddenpicturepuzzles.com.*



Savings Winner

CONGRATULATIONS! KYA LUECK will receive a \$10 deposit into her savings account as a reward for good savings habits. You can be eligible to win if you make deposits into your F&M Money Beez Savings Account. Keep saving and watch your money grow!



Answers to Just for Laughs 1. He felt crummy. 2. It would taste funny. 3. Purr-ple 4. In snow banks 5. A cornfield 6. A milkshake