



# MoneyBeez Buzz

Fun for Kids  
Ages 12 and  
Under

Winter 2026

## Create Beautiful Borax Snowflakes



### What you will need

|  |            |          |               |
|--|------------|----------|---------------|
| • Borax  | • Scissors | • Pencil | • Ribbon      |
| • Pipe Cleaners  | • String   | • Spoon  | • Paper Towel |
| • Hot Water (Please ask an adult to handle the hot water.)                 |            |          |               |
| • Large Glass Jar (to hold enough water to completely cover the snowflake) |            |          |               |

### Create a Snowflake Shape

Cut pipe cleaners into 3 equal sections. Twist the pieces together and bend to form a six-pointed star. Tie string to one arm of the snowflake. Leave enough string to tie to a pencil to suspend the snowflake in the Borax solution.

### Mix the Borax Solution

Heat water to boiling. Pour boiling water into the glass container to completely submerge the snowflake. Add Borax (3 tablespoons per cup of water). Stir until the Borax dissolves. Want colored snowflakes? Add food coloring and stir.

### Suspend the Snowflake

Tie the loose end of the string to the pencil. Lower the snowflake into the Borax solution, ensuring it does not touch the sides or bottom of the container. Rest the pencil across the top of the container to suspend the snowflake in place.

### Allow Crystals to Form

Leave the container in a safe, undisturbed spot overnight. Crystals will form as the solution cools.

### Remove and Dry

24 hours later, carefully lift the snowflake out of the solution using the pencil. Place it on a paper towel to dry completely. Tie a ribbon on it for hanging.

**Congratulations!** Your Borax snowflake is ready to enjoy!

### Snowflake Trivia

*There are no two snowflakes exactly alike. Each one is unique and beautiful, like a tiny piece of art.*

*The largest snowflake on record was 15" wide and was found in Montana over 100 years ago.*

*Japanese snow monkeys like to make snowballs and throw them at each other.*

*Every snowflake starts as a single ice crystal. The temperature, humidity and other conditions in the atmosphere determine the shapes and sizes of snowflakes.*



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# Create Your Own Snowman.

Bring it to the bank by March 13th and we will add \$1.00 to your Money Beez Savings Account!

Use crayons, markers, paints or add decorations like cotton balls. Here are some fun ideas for you:

- Snowflakes or a shining sun in the sky • Colorful hat, scarf or mittens
- Birds sitting on snowman arms • Eyes, nose, mouth & buttons down the front of your snowman • Is anything on the ground beside your snowman?

We are excited to see YOUR snowman!



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



## Savings Winner

**CONGRATULATIONS!** BLAKELY MADSEN 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!



## Winter Riddles

1. Where do snowmen keep their money?
2. What is a snowman's favorite meal?
3. What kind of ball doesn't bounce?
4. What do snowmen eat for breakfast?
5. What is a snowman's favorite drink?

See the bottom for the answers.



## Warm your tummy this winter!



Make some Marshmallow Snowman Hot Cocoa & Snowman Pancakes!