

DID YOU KNOW?

In the United States, we have coins and paper money. The paper money is all the same size. It doesn't matter what the value is. The coins are all different sizes. The value of the coin cannot be determined just by the size. A dime is smaller than a nickel. The dime is worth 10¢. The nickel is only worth 5¢.



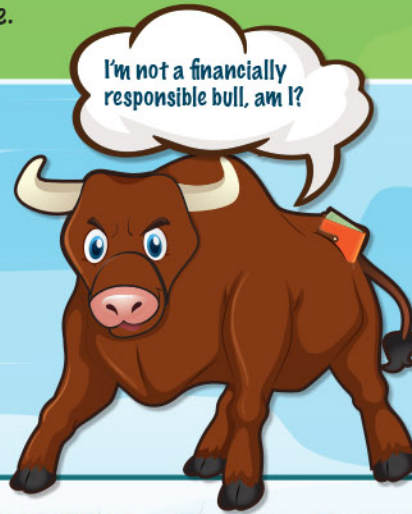
That isn't true for most of Europe though. They use a money called the Euro. It has both coins and paper money of different sizes. The size increases with the value, so you can easily determine what is worth more just by seeing the size.



KIRBY'S JOKE!

Why did the bull's credit card get canceled?

He wouldn't stop charging!!



KIRBY HELPS A FRIEND REDECORATE

One of the best parts of a new school year is meeting new friends. This year Kirby is lucky because one of his new classmates is also a new neighbor. Kirby was sad when Mrs. Koala had to move to be closer to her family over the summer, but a new family moved in just before school started. They seemed really nice and the best part was they have a kid in Kirby's class. Kirby could tell that Riley Squirrel was going to be a great friend. They played together often and walked home from school together every day.

Just as they were getting home, Riley asked, "My Mom said I can decorate my room myself, so I was wondering if you would like to go shopping tomorrow? She said we will go for pizza after we are done shopping."

Kirby smiled, "I'd love to go! Let's go ask my Mama."

They ran into the house. "Hello Riley! Is your family getting settled?" Mama Roo asked with a smile. She was happy Kirby made a new friend next door.

"That's what we wanted to talk to you about Mama. Would it be ok if I help tomorrow? They are going shopping to decorate Riley's bedroom and then for pizza. Riley asked if I would like to go. May I, Mama?" Kirby asked.

Mama chuckled at Kirby's enthusiasm. With a smile, Mama nodded and said, "Of course, Kirby. You may go."

"YAY!" squealed Riley. "Come over at nine tomorrow morning, Kirby."

Kirby was up early the next morning to make sure everything was done before he went to Riley's house. It was almost nine, when he told Mama. "My chores are done, Mama, so I'm going to head over to Riley's now, ok?"

"Ok, Kirby. Have fun." Mama said as Kirby walked out the door.

Mrs. Squirrel and Riley were waiting, when Kirby walked up.

As they drove to the hardware store, Riley told Kirby, "My Mom said I have \$200 to spend for anything I want. We just can't go over budget."

Riley's Mom added, "That's right. Less is better, but no more than \$200."

"Ok, Mom." Riley said as they climbed out of the car. "Kirby, we need to look at paint first. I'm thinking blue like the ocean. I love the ocean!"

Together, they all walked to the paints and started looking at all the sample colors. Riley picked up a few blue samples. Riley turned to show them to Kirby, who was standing on the other side of the aisle. "What are you looking at Kirby?" Riley asked as he walked up to Kirby.

"I was thinking about these stencils. Have you decided on a color? We could decorate with the stencils. What do you think?" Kirby asked.

Riley looked at all the options. There were animals, different kinds of sports equipment, trees, all sorts of things. All of a sudden, Riley yelled, "Mom, come here! I figured out what I want!"

"What's that, Riley?" Mom asked.

"Can I stencil on the walls?" Riley said as he held up some surfboard stencils. "I've been learning to surf Kirby. These are perfect!"

Riley's Mom looked at them and agreed, "That would be great! This blue paint is the perfect color for the ocean. Then we use washable paint for the stencils. Then, if you get tired of it, we can wash them off without repainting the whole room."

They picked up two gallons of blue paint for \$31 each, stencils for \$12 and washable paint set with 10 different colors for the surf boards for only \$24.

Riley looked at his Mom, as he asked, "Did I do ok Mom? Am I within my budget?"

"You did Riley. You only spent \$98! We can even get you some new curtains and have money left! You were very responsible. Let's head home." she replied.

Kirby couldn't wait to see his new friend's new room.



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

MONEY ORIGAMI CONTEST!

YOU'VE READ ABOUT ORIGAMI, THE JAPANESE ART of folding paper into different shapes. Now, this is your chance to show us your Origami skills. What can you create?

Create your best Origami out of a dollar bill or even the Kirby Kangaroo newsletter. Then take a picture of you with your masterpiece and a picture of the masterpiece alone. Then email the pictures with your name and age to INFO@KIRBYKANGAROO.COM. The best and most creative design will be published on your credit union's Kirby Kangaroo web page. Plus, you will receive a special prize from Kirby Kangaroo!

PARENTS, DON'T WORRY!

WE WILL ONLY POST THE PICTURE OF THE MASTERPIECE. WE WILL NOT PUBLISH YOUR CHILD'S PHOTO. WE WILL PUBLISH YOUR CHILD'S FIRST NAME, LAST INITIAL AND AGE. THEIR SAFETY IS AS IMPORTANT TO US, AS IT IS TO YOU.

Now, go get creative!

Submission deadline is January 17, 2020.

Money Origami

Have you ever seen someone make a box or a bird or any other cool shape out of paper and wondered what they're doing? It's called Origami. Origami is the Japanese art of folding paper into different shapes. You can make anything from boxes to animals. You can literally make almost anything, even a kangaroo! There are also all sorts of design instructions you can get online using regular paper. Read below for instructions on how to make a butterfly.

NOTE: It is best to use a crisp, new dollar bill.

1. Start with a dollar bill face side up. Fold in half.
2. Fold the left half diagonally to the center crease.
3. Fold the right side diagonally to the center crease.
4. Flip the dollar bill over.
5. Make 2 small diagonal folds on the far right and left corners.
6. Fold the top and bottom edge horizontally. Tuck the edge under the top layer.
7. Flip the dollar bill over again.
8. Fold the right half over to the left.
9. Rotate the dollar bill clockwise (left) 90°.
10. There should be 2 points at the top. Fold each side down diagonally and crease well.
11. Flip the dollar bill over.
12. Fold in the middle.



For step-by-step pictures and other fun ideas, go to www.origami-instructions.com/easy-money-origami-butterfly.html