



**credit union** OF DENVER

# smart**teen**newsletter

## 5 DIY & Budget-Friendly Valentine's Day Gifts



Love is in the air! With Valentine's Day just around the corner, retailers are gearing up for the holiday by stocking their shelves with cute cards, heart-shaped candies and roses galore. And as it turns out, they aren't the only ones preparing for Cupid's arrival.

To help teens maximize their budgets, we've come up with five creative gift ideas that everyone will love!

### **For the adventure seeker**

Create a scavenger hunt that will lead your loved ones to hidden clues all over your home or neighborhood. All you need is a pen and paper. Write down a few riddles or creative clues that only your valentines will know the answers to. For added fun, consider filling the "treasure chest" with chocolate coins.

### **For the movie buff**

Coming to a couch near you. Recreate the movie theater experience at home. Select a new movie or household favorite to enjoy and fill a basket with all of your valentines' favorite movie munchies - from buttery popcorn to Sour Patch Kids, Milk Duds and more.

### **For the aspiring chef**

Surprise your loved ones with their own episode of Top Chef or The Great British Bake Off. Choose a new recipe you think will be fun to make, purchase all the ingredients and select your judges. Then, face off with your significant other or — for larger groups — split up into teams. The end result is sure to bring lots of laughter and a delicious meal!

### **For the wellness guru**

Bring the spa day experience home and treat your valentines to an evening full of luxury. From face masks to bath bombs, sugar scrubs and at-home mani/pedis, you should be able to find all the essentials at your local store.

### **For the free spirit**

Reinvent your Friday nights. Find an old mason jar or another container you have lying around the house and fill it with mystery date night activities written on sticky notes or popsicle sticks. Then, each week, select a new activity from the jar. For added flair, decorate the container with magic markers or puffy paint.

We hope these options can help you create some new Valentine's Day traditions!

## **How Your Account Supports Colorado**

COLORADO CREDIT UNIONS

**HELPING PEOPLE,  
COMMUNITIES, AND  
THE ECONOMY**



**2.8 million Coloradans – nearly half the population – have chosen credit unions as their financial services providers.**

Members use their credit unions to save money, obtain loans, credit cards, and other financial tools. What makes credit unions different is their not-for-profit, member-owned, cooperative structure. That means they reinvest their earnings in their members, delivering value such as lower loan rates, higher savings yields, and lower fees.

## Colorado Credit Unions. Cooperative. Local. Trusted.

An independent analysis by Oxford Economics finds Colorado's credit unions are essential to the economy.



### Credit unions were founded by working-class consumers.

An analysis of Colorado credit unions' community support shows that their people-helping-people service legacy continues today. Across the state, they look out for Coloradans' financial well-being, by providing financial education, giving back to the community, helping their members to save for a brighter future, and by making the loans that help them afford life.

#### Supporting a Stronger Financial Future



**190,000**  
Coloradans Reached through  
Free Financial Education



**\$113 MILLION**  
Deposited in Children's  
Savings Accounts

You are a part of the \$113 million deposited in Children's Savings Account! By starting a savings account at C·U·D you and your family have made the decision to kickstart smart financial savings habits for life!

We want you to continue learning about all things money; that's why we have offer free financial education for you.

[It's A Money Thing](#) - Is a series of animated videos that can help people of all ages learn about all things money! Whether you want to learn the basics, like how to save money, or something more complex, like what compound interest is, we have something for everyone.



Watch Videos

ENTER TO WIN!

Answer the question: **What is One of Your Financial Goals for 2025?** Send us your answer for your chance to win \$25.00.

Send us an email by 03/15/2025. All submissions will be entered in a random drawing for \$25.00 to be deposited into your C·U·D account.

Email: [kidz@cudenver.com](mailto:kidz@cudenver.com) Please include **Newsletter** in the subject line.

303.239.1150 | 800.279.3288 | [cudenver.com](http://cudenver.com)

Article sources:

<https://step.com/money-101/post/5-diy-and-budget-friendly-valentines-day-gifts-for-teens>

[Colorado Impact](#) | [GoWest Association](#)

Federally Insured by NCUA.

Copyright © [--CurrentYear--] Credit Union of Denver. All Rights Reserved. Federally Insured by NCUA. This advertisement email was sent to you by Credit Union of Denver located at 9305 W Alameda Ave, Lakewood, CO 80226.

If you no longer wish to receive emails from us please go [here](#).