

# Budget Bunny

and the  
Snack Shop



# Budget Bunny



and the  
**Snack Shop**

Stifel Bank is partnering with the United Way of Greater St. Louis and Lion Forge Labs to help families build their financial skills and understand the importance of money management.

We encourage kids to work with their parents on financial principles like spending, saving, and sharing.

Connect with Stifel Bank or United Way of Greater St. Louis for more information.

Written By Tom Pinchuk  
Illustrated By Hugo Cuellar and Prayan Studios  
Created by Lion Forge Labs

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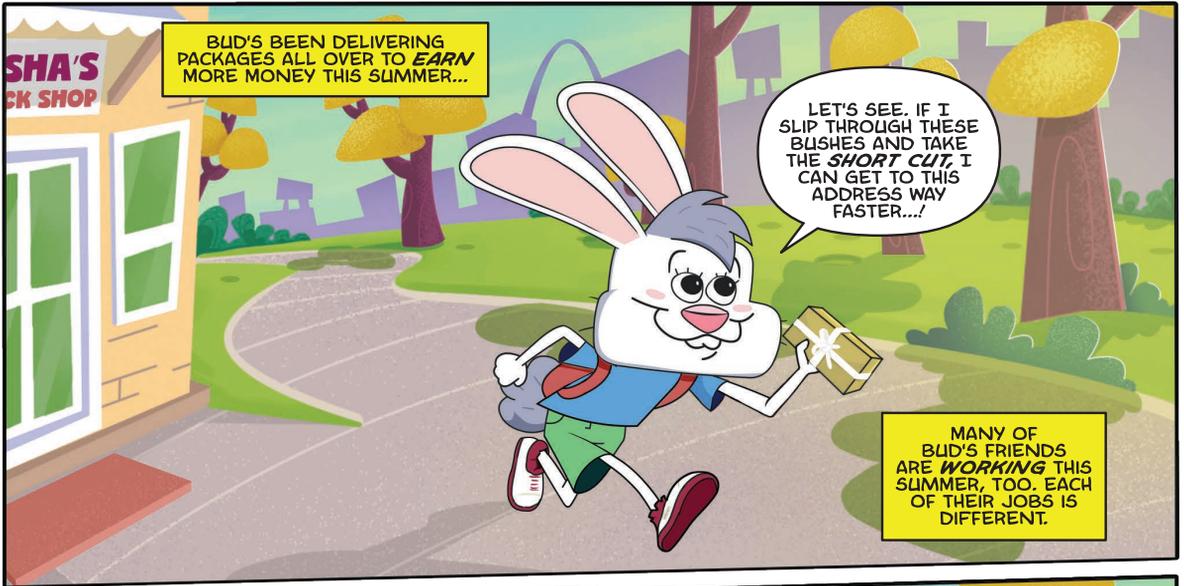
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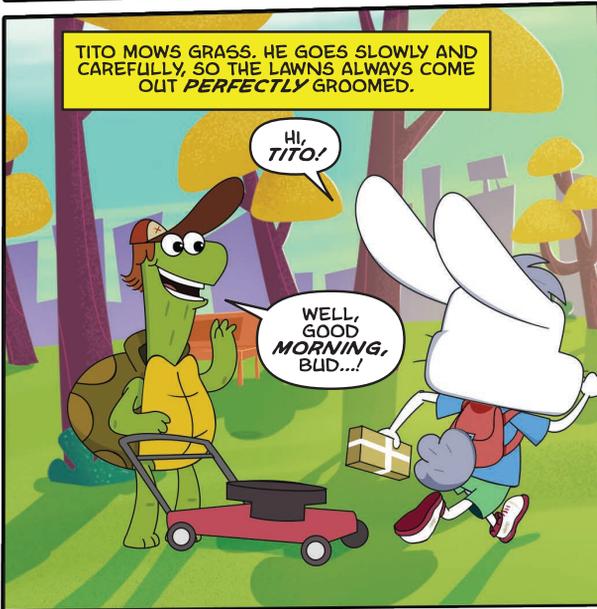
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BUD'S BEEN DELIVERING PACKAGES ALL OVER TO *EARN* MORE MONEY THIS SUMMER...

LET'S SEE. IF I SLIP THROUGH THESE BUSHES AND TAKE THE *SHORT CUT*, I CAN GET TO THIS ADDRESS WAY FASTER...!

MANY OF BUD'S FRIENDS ARE *WORKING* THIS SUMMER, TOO. EACH OF THEIR JOBS IS DIFFERENT.



TITO MOWS GRASS. HE GOES SLOWLY AND CAREFULLY, SO THE LAWN'S ALWAYS COME OUT *PERFECTLY* GROOMED.

HI, TITO!

WELL, GOOD MORNING, BUD...!



DUSTY IS THE MOST *POPULAR* BABYSITTER AROUND BECAUSE HE'S JUST SO FUN AND FRIENDLY.

HEY, DUSTY!

WHAT'S UP, BUD?



PENNY MAKES HER *OWN* LEMONADE, RUNS HER *OWN* STAND AND HANDLES *ALL* ITS SALES HERSELF.

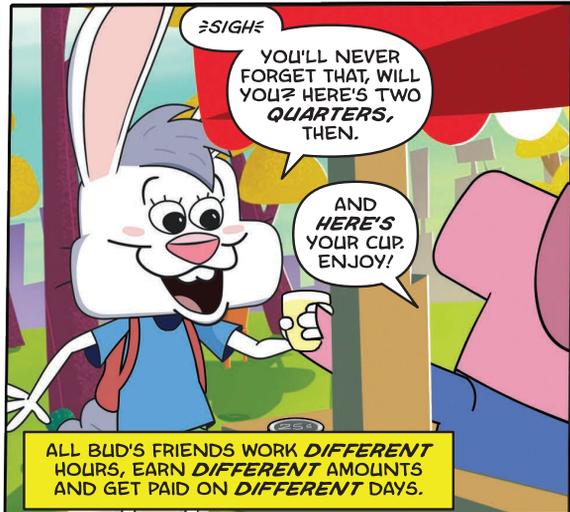
YIKES. GOT *REAL* HOT, SUDDENLY...

PENNY! DON'T SUPPOSE I COULD GET A *FREE* SAMPLE GLASS TODAY...?



I'M RUNNING A **BUSINESS** HERE, BUD.

BESIDES... YOU **ALREADY** HAD A SAMPLE BEFORE.

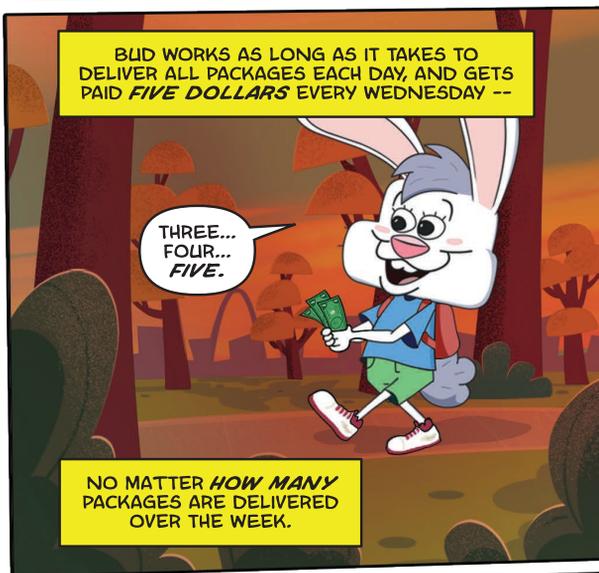


≡SIGH≡

YOU'LL NEVER FORGET THAT, WILL YOU? HERE'S TWO **QUARTERS**, THEN.

AND **HERE'S** YOUR CUP. ENJOY!

ALL BUD'S FRIENDS WORK **DIFFERENT** HOURS, EARN **DIFFERENT** AMOUNTS AND GET PAID ON **DIFFERENT** DAYS.



BUD WORKS AS LONG AS IT TAKES TO DELIVER ALL PACKAGES EACH DAY, AND GETS PAID **FIVE DOLLARS** EVERY WEDNESDAY --

THREE... FOUR... FIVE.

NO MATTER **HOW MANY** PACKAGES ARE DELIVERED OVER THE WEEK.



SURE WAS HOT TODAY, A LOT OF LEMONADE WAS SOLD.

SINCE PENNY RUNS HER OWN STAND, SHE PAYS **HERSELF** EVERY DAY -- DEPENDING ON HOW MANY CUPS SHE SELLS.



TITO GETS PAID FOR THE **NUMBER** OF LAWNs HE MOWS EACH MONTH.

HE COULD EARN MORE IF HE MOWED **MORE** LAWNs, BUT TITO PREFERS TO TAKE IT SLOW AND BE EXTRA CAREFUL.

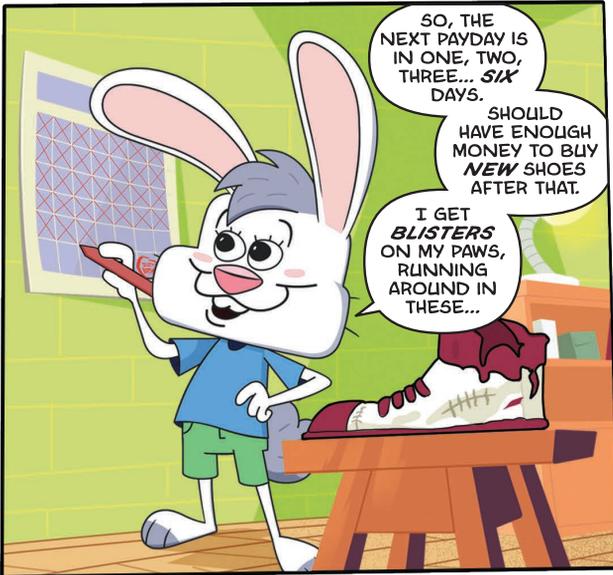
HE EVEN DIVIDES HIS EARNINGS INTO **THREE** JARS.



DUSTY GETS PAID AFTER EACH BABYSITTING APPOINTMENT. WHAT HE EARNS DEPENDS ON HOW **MANY** PARENTS NEED HELP IN A DAY.

TODAY, HE WALKED **TWICE** AS MANY PUPPIES AS HE DID YESTERDAY, SO HE MADE **TWICE** AS MUCH MONEY.

HE'S MESSY, THOUGH. OFTEN, HE FORGETS WHERE HE EVEN **PUTS** HIS MONEY.



SO, THE NEXT PAYDAY IS IN ONE, TWO, THREE... *SIX* DAYS.

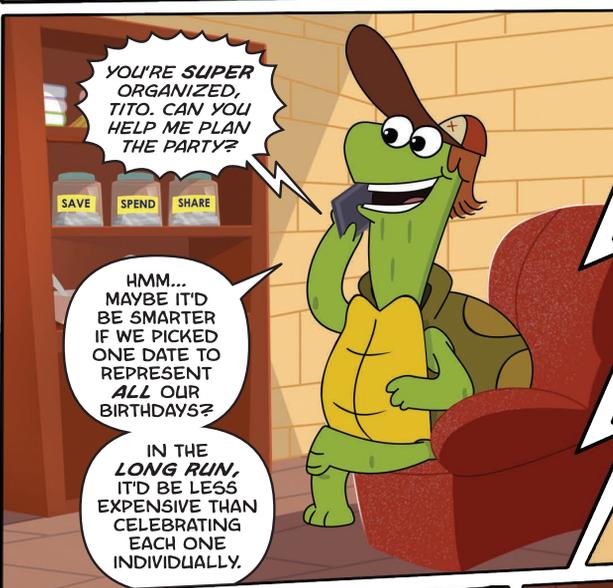
SHOULD HAVE ENOUGH MONEY TO BUY *NEW* SHOES AFTER THAT.

I GET *BLISTERS* ON MY PAWS, RUNNING AROUND IN THESE...



WAIT --

HOW'D I FORGET THAT DUSTY'S BIRTHDAY IS NEXT FRIDAY, TOO?!



YOU'RE *SUPER ORGANIZED*, TITO. CAN YOU HELP ME PLAN THE PARTY?!

HMM... MAYBE IT'D BE SMARTER IF WE PICKED ONE DATE TO REPRESENT *ALL* OUR BIRTHDAYS?

IN THE *LONG RUN*, IT'D BE LESS EXPENSIVE THAN CELEBRATING EACH ONE INDIVIDUALLY.



YOU'RE NO FUN.



THINK YOU CAN HELP ME *PLAN*, PENNY?!

WELL, I'LL HAVE TO DO EXTRA WORK AFTER WORK A FEW DAYS THIS WEEK, BUT... I'D LOVE TO!



I EVEN HAVE *DECORATIONS* ALREADY.

THEY'RE LEFT OVER FROM THE LAUNCH PARTY FOR MY LEMONADE STAND.

GREAT! SEE, YOU'RE FUN...



UH-OH. HOLD ON.

IF I BUY SNEAKERS THAT MORNING, I WON'T HAVE ENOUGH **CASH** LEFT TO BUY DUSTY A PRESENT.

I CAN'T JUST SHOW UP **EMPTY-HANDED**. WHAT DO I DO...?

**CLK!**



THE NEXT FRIDAY...

WOW.  
WOW!  
WOW!!!

**SURPRISE!**

HAPPY BIRTHDAY, DUSTY.

GET READY FOR WHAT WE GOT YOU...

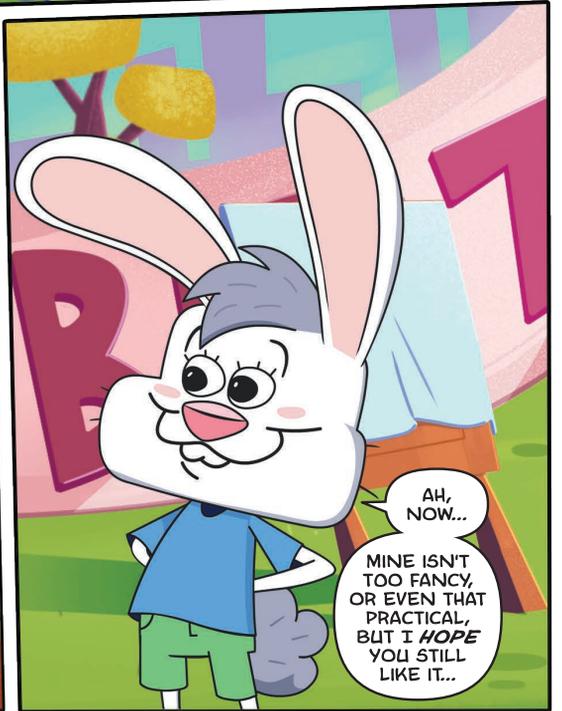


A **FANCY** NEW COLLAR!

A VERY **PRACTICAL** DRINKING BOWL.

I SEARCHED ONLINE AND FOUND A SURPRISINGLY SOLID **DISCOUNT** ON IT, BY THE WAY.

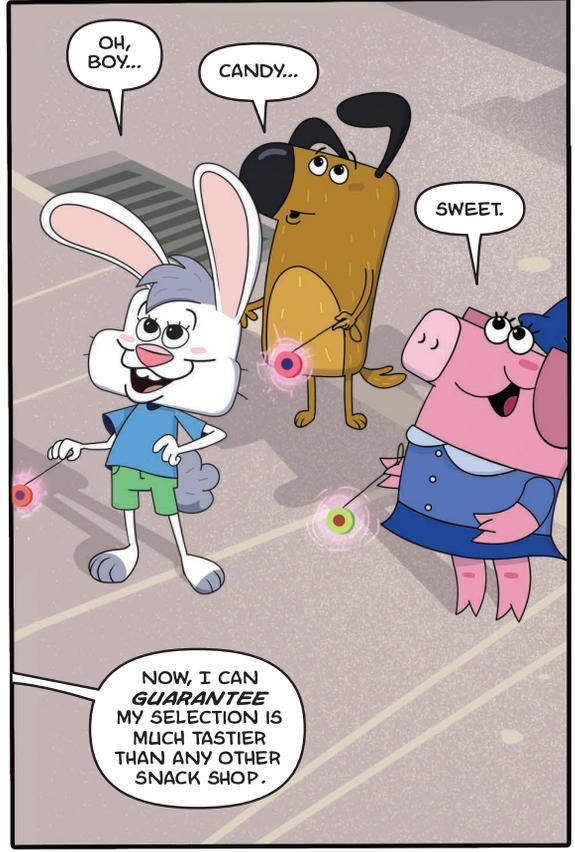
TITO, DON'T BRAG ABOUT HOW CHEAP IT IS...

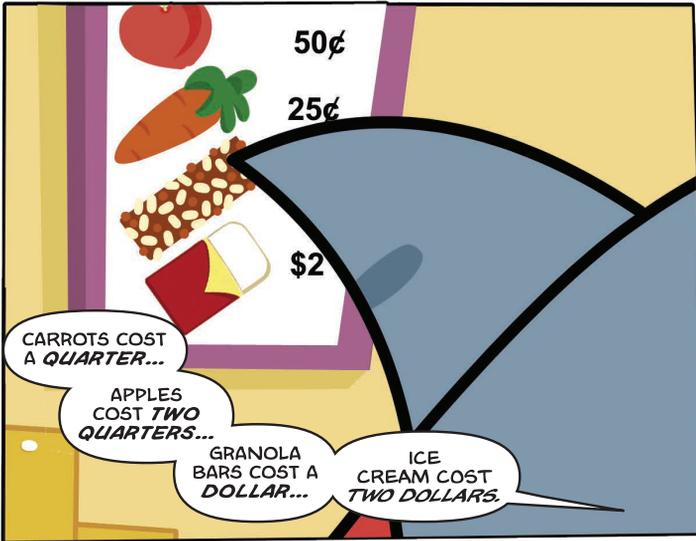


AH, NOW...

MINE ISN'T TOO FANCY, OR EVEN THAT PRACTICAL, BUT I **HOPE** YOU STILL LIKE IT...







CARROTS COST A QUARTER...

APPLES COST TWO QUARTERS...

GRANOLA BARS COST A DOLLAR...

ICE CREAM COST TWO DOLLARS.



WELL, THE SHOP WOULDN'T TAKE IT BACK WITHOUT A RECEIPT, WHICH *SHOULDN'T* HAVE BEEN A SURPRISE, BUT...



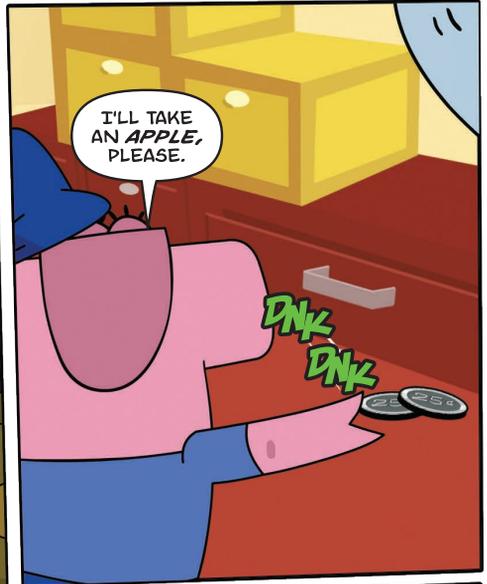
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SNACKS

HI, THERE -- I'M SASHA!

WELCOME TO MY SNACK SHOP. WHEN IT COMES TO PAYMENT OPTIONS, WE'RE A LOT MORE FLEXIBLE THAN THOSE FOLKS DOWN THE STREET...

HI!

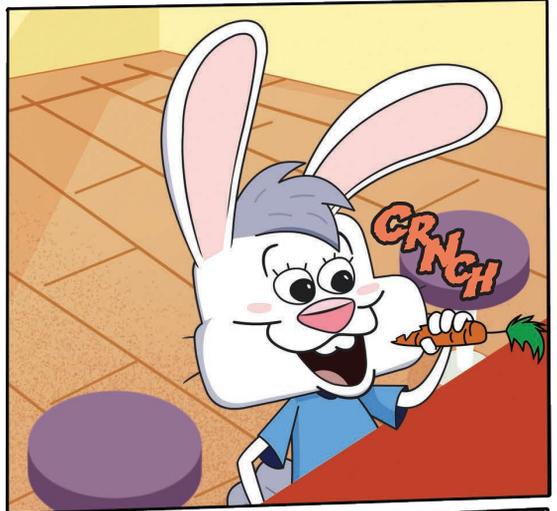
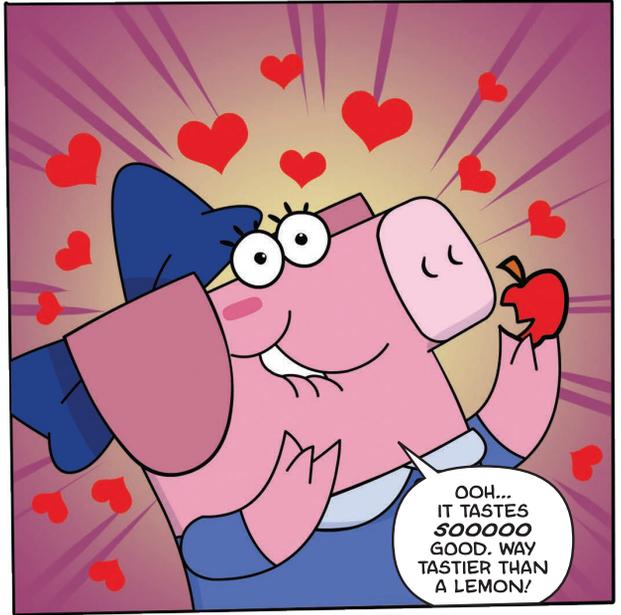


I'LL TAKE AN APPLE, PLEASE.

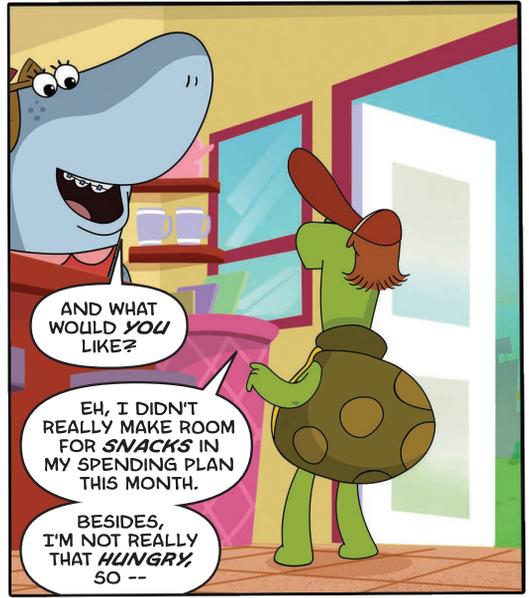
*DNK DNK*



CERTAINLY. *BON APPETIT.*







AND WHAT WOULD YOU LIKE?

EH, I DIDN'T REALLY MAKE ROOM FOR *SNACKS* IN MY SPENDING PLAN THIS MONTH.

BESIDES, I'M NOT REALLY THAT *HUNGRY*, SO --



YOUR, UH, *TUMMY* SEEMS TO DISAGREE?

DO YOU HAVE ENOUGH *MONEY* IN YOUR SPENDING JAR?

IF YOU DON'T MIND ME ASKING...



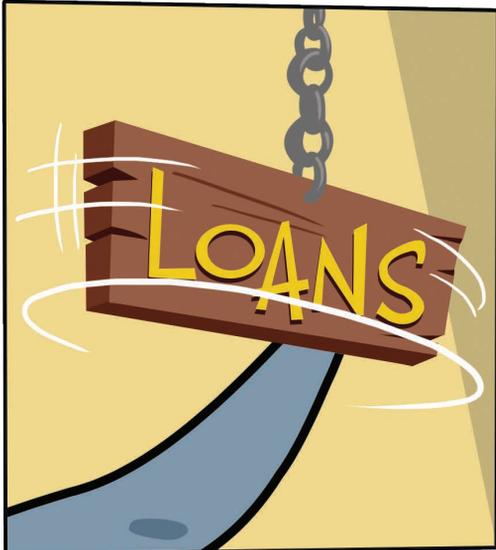
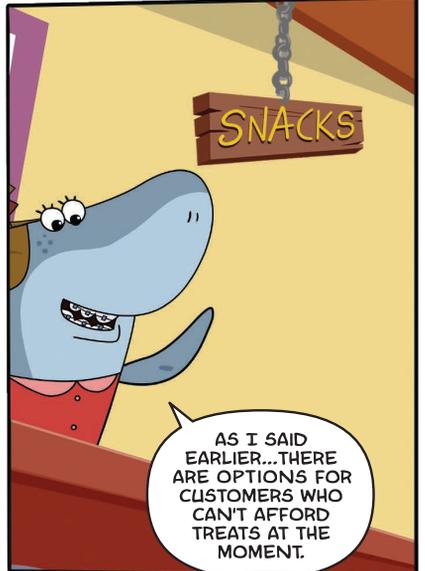
GO AHEAD AND GET A SNACK.

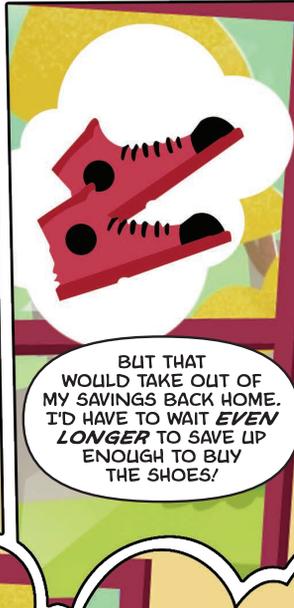
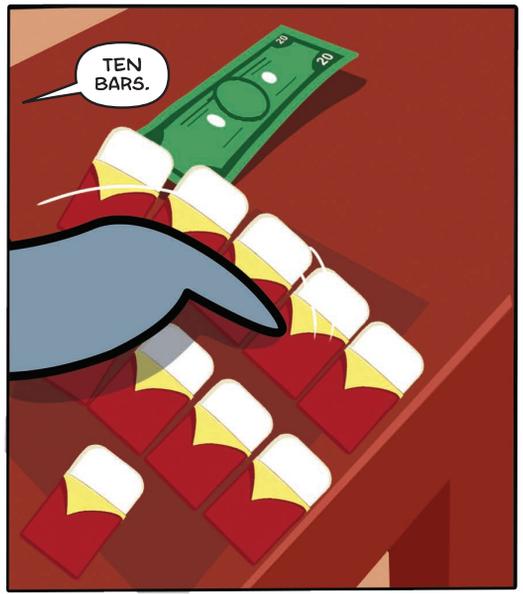
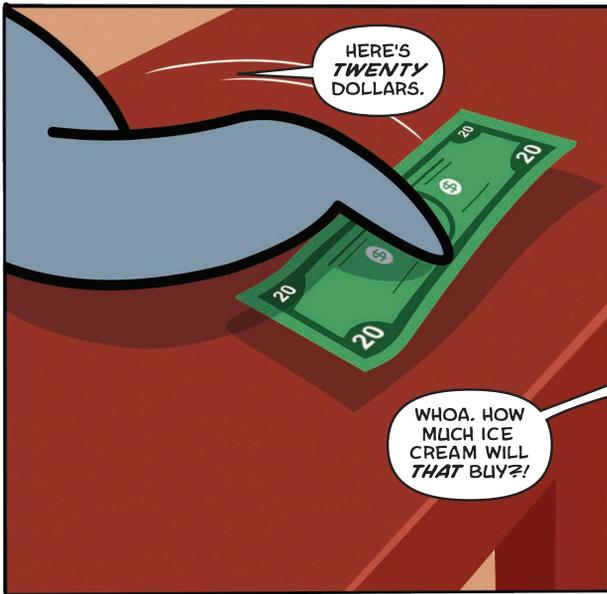
I, AH... *USUALLY* DON'T END UP SPENDING WHAT I SET ASIDE EACH MONTH.

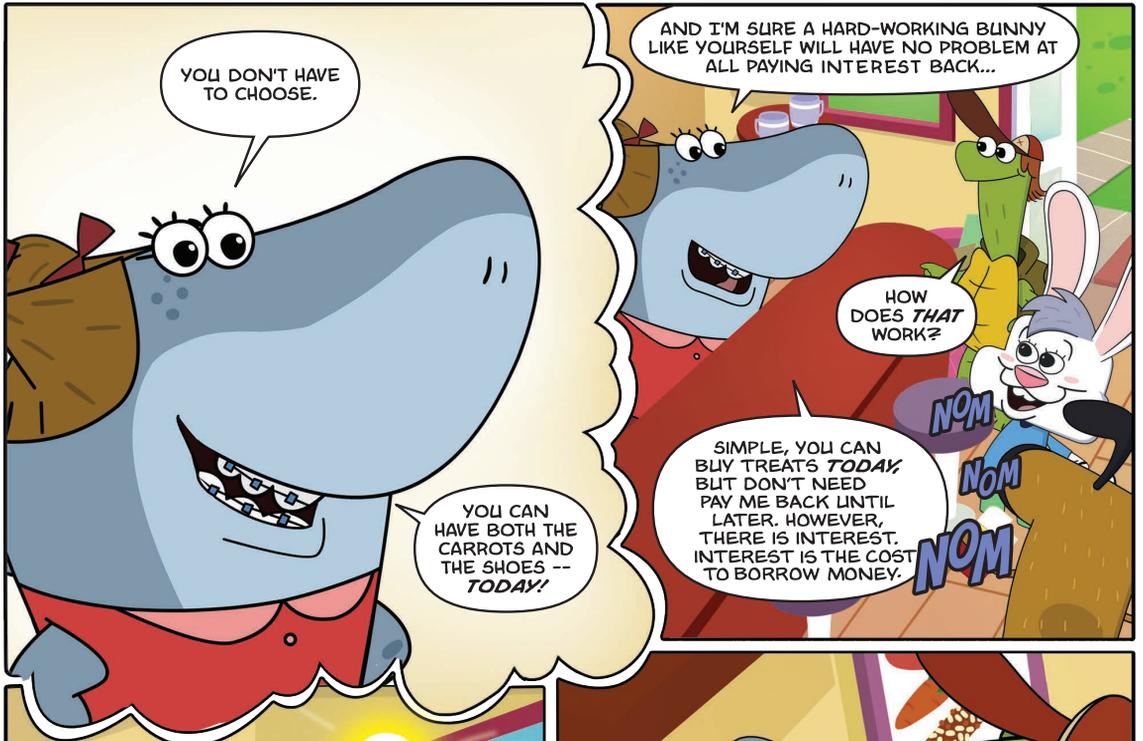


OKAY... I'LL HAVE *ONE* GRANOLA BAR.

GREAT!







YOU DON'T HAVE TO CHOOSE.

AND I'M SURE A HARD-WORKING BUNNY LIKE YOURSELF WILL HAVE NO PROBLEM AT ALL PAYING INTEREST BACK...

HOW DOES THAT WORK?

YOU CAN HAVE BOTH THE CARROTS AND THE SHOES -- TODAY!

SIMPLE, YOU CAN BUY TREATS *TODAY* BUT DON'T NEED PAY ME BACK UNTIL LATER. HOWEVER, THERE IS INTEREST. INTEREST IS THE COST TO BORROW MONEY.

NOM  
NOM  
NOM



HMM.

ONE MORE GRANOLA BAR, PLEASE.

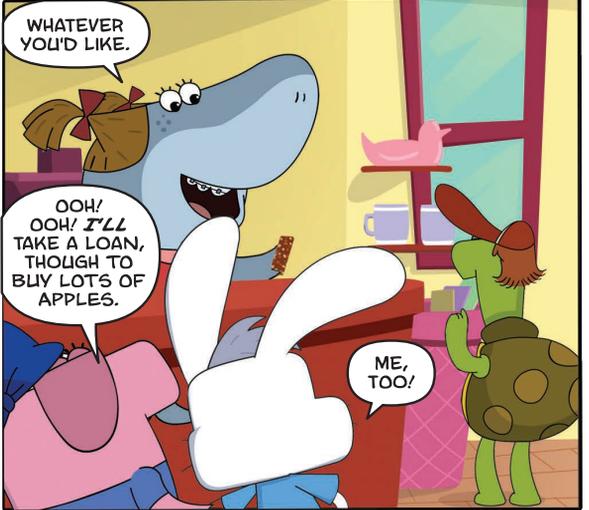


WOULD YOU LIKE A LOAN INSTEAD OF USING MONEY FROM YOUR SPENDING JAR?



THANK YOU, BUT I'M *STICKING* WITH MY SPENDING PLAN.

AND *ONE MORE* GRANOLA BAR IS REALLY ALL I NEED.



WHATEVER YOU'D LIKE.

OOH! OOH! I'LL TAKE A LOAN, THOUGH TO BUY LOTS OF APPLES.

ME, TOO!



THERE. THAT SHOULD SQUARE EVERYBODY UP. FOR THE MOMENT, AT LEAST.

THANKS FOR THE HELP.



YUMMY!

THE BEST!

SOOOOOO GOOD.



NOM  
NOM  
NOM  
NOM  
NOM  
NOM  
NOM



OOH. TUMMY ACHES. NEED TO SIT DOWN A SEC...

DON'T EAT SO FAST!



I LIKE A SATISFIED CUSTOMER!

I THINK I'M GOOD, FOR NOW.

MORE....!

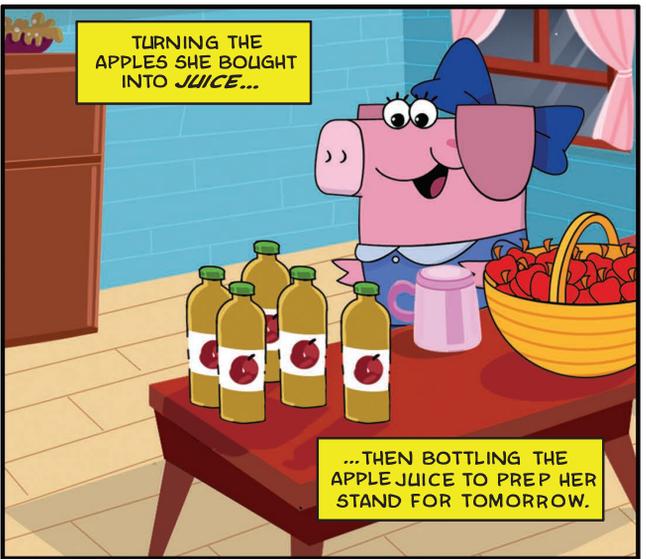


COME BACK ANY TIME!

BUD'S FRIENDS EACH HANDLE THEIR TREATS *DIFFERENTLY* OVER THE NEXT WEEK...



PENNY LOOKS UP *RECIPES* WITH HER MOM WHEN SHE RETURNS HOME AND GETS TO WORK RIGHT AWAY...



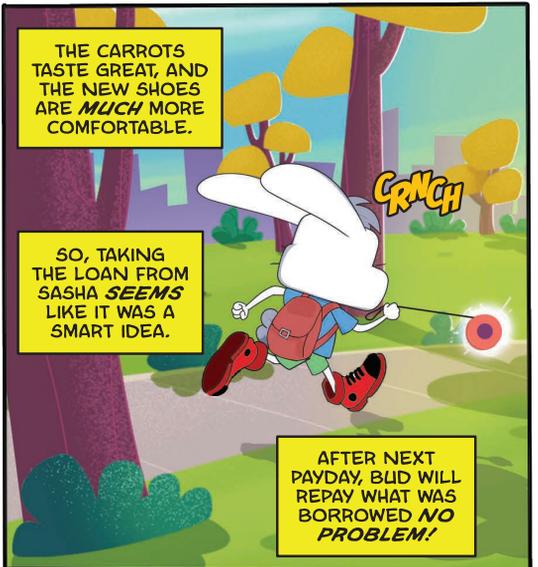
TURNING THE APPLES SHE BOUGHT INTO *JUICE*...

...THEN BOTTLING THE APPLE JUICE TO PREP HER STAND FOR TOMORROW.



BUD RATIONS OUT THE CARROTS. EATING JUST *ONE* A DAY.

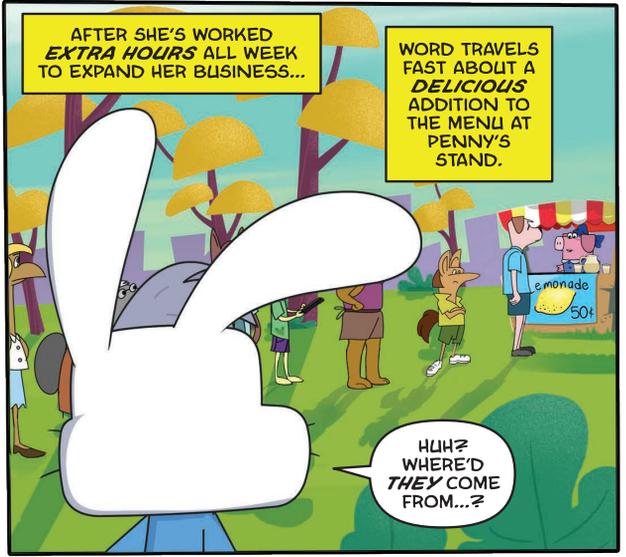
THEY MAKE A NICE SNACK WHEN BUD RUNS DELIVERIES EACH MORNING --IN *NEW SNEAKERS*.

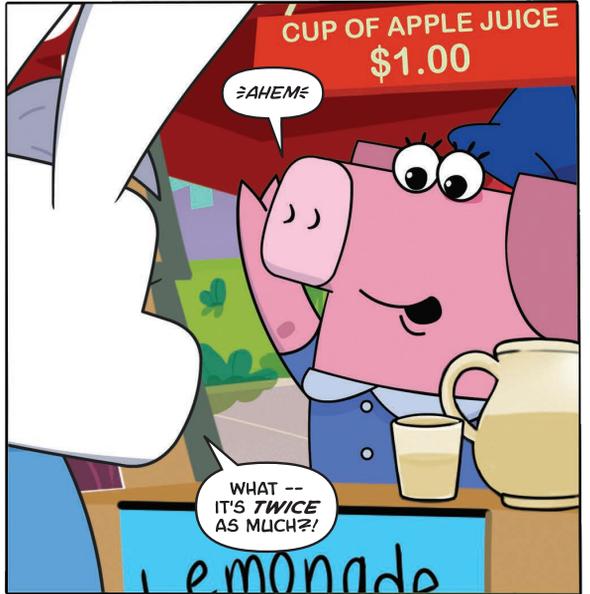


THE CARROTS TASTE GREAT, AND THE NEW SHOES ARE *MUCH* MORE COMFORTABLE.

SO, TAKING THE LOAN FROM SASHA *SEEMS* LIKE IT WAS A SMART IDEA.

AFTER NEXT PAYDAY, BUD WILL REPAY WHAT WAS BORROWED *NO PROBLEM!*



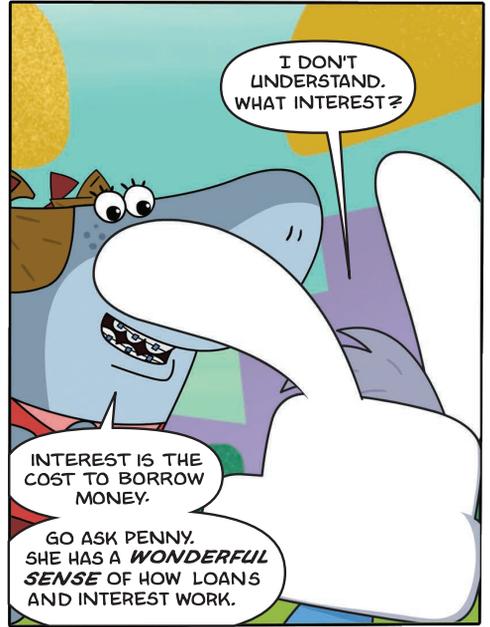




JUST A FRIENDLY REMINDER, YOUR LOAN IS DUE SOON.

OH! HAVEN'T FORGOT. I'LL REPAY YOU AFTER NEXT PAYDAY. **PROMISE.**

GOOD TO HEAR. DON'T FORGET ABOUT THE INTEREST!



I DON'T UNDERSTAND. WHAT INTEREST?

INTEREST IS THE COST TO BORROW MONEY.

GO ASK PENNY. SHE HAS A **WONDERFUL SENSE** OF HOW LOANS AND INTEREST WORK.



LATER...

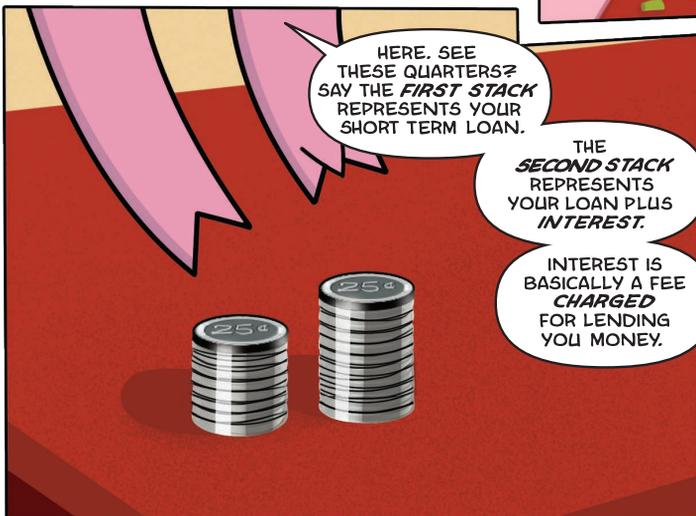
DIDN'T YOU **PAY ATTENTION** WHEN SASHA MENTIONED THIS...?



I... I THOUGHT SHE WAS TALKING ABOUT **MY** INTEREST LIKE, IN THE CARROTS, OR... I DON'T KNOW.

SO, YOU THOUGHT THE AMOUNT SHE GAVE YOU WOULD **ALWAYS** BE THE SAME AMOUNT OWED?

YEAH...?



HERE. SEE THESE **QUARTERS**? SAY THE **FIRST STACK** REPRESENTS YOUR SHORT TERM LOAN.

THE **SECOND STACK** REPRESENTS YOUR LOAN PLUS **INTEREST.**

INTEREST IS BASICALLY A FEE **CHARGED** FOR LENDING YOU MONEY.



SOUNDS LIKE YOU **WON'T** HAVE ENOUGH CASH TO COVER THE LOAN AFTER PAYDAY --

BUT YOU SHOULD STILL GIVE SASHA SOME OF WHAT'S DUE. KEEP YOUR CREDIT GOOD.

CREDIT TELLS LENDERS THAT YOU ARE GOOD AT PAYING BACK YOUR LOAN



OOOH... HOW LONG WILL IT TAKE TO PAY HER BACK? IF I RETURN MY SHOES, MAYBE THAT'LL --

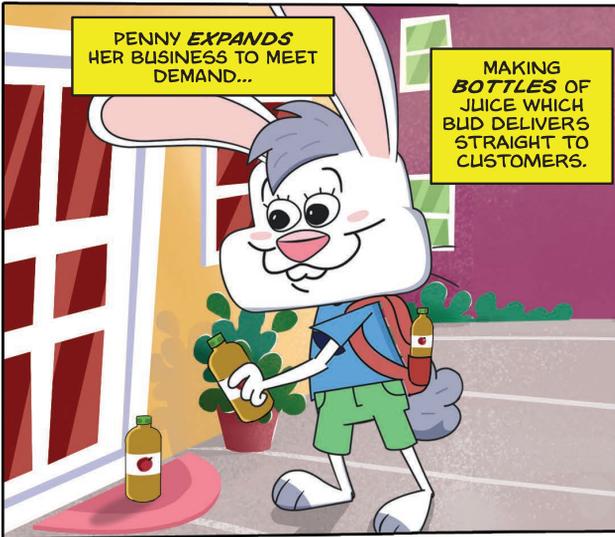
IT'S OK, BUD. I MANAGED TO REPAY HER. YOU'LL MANAGE, TOO.



"NOW, I ALREADY ARRANGED TO BUY A LOT MORE APPLES TODAY, SO I DON'T HAVE ANY CASH LEFTOVER TO SHARE -- BUT!

IF YOU'RE READY TO WORK **DOUBLE-HARD** FOR THE NEXT WEEK OR TWO, I CAN HELP WITH YOUR LOAN."

THANKS FOR YOUR **CONTINUED** BUSINESS -- COME BACK ANY TIME!



PENNY EXPANDS HER BUSINESS TO MEET DEMAND...

MAKING BOTTLES OF JUICE WHICH BUD DELIVERS STRAIGHT TO CUSTOMERS.



BUD HELPS, DROPPING PACKAGES OFF AT ONE DOOR, THEN BOTTLES AT THE NEXT...

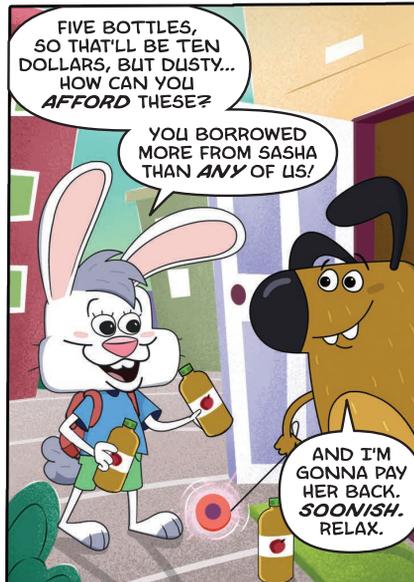
PULLING **DOUBLE-DUTY** EACH DAY.



HEY -- ONLY A FEW MORE DELIVERIES, NOW, AND THE LOAN WILL BE ALL PAID UP!

WHO'S NEXT...? NO WAY, REALLY?

**SCRREL SCRREL**



FIVE BOTTLES, SO THAT'LL BE TEN DOLLARS, BUT DUSTY... HOW CAN YOU AFFORD THESE?

YOU BORROWED MORE FROM SASHA THAN ANY OF US!

AND I'M GONNA PAY HER BACK. **SOONISH.** RELAX.



DO YOU HAVE A MONEY PLAN?



OH HEY SASHA!  
WHERE ARE YOU  
HEADING  
TODAY?

HEY!

I AM  
ON MY WAY TO  
A SOCCER GAME.

DUSTY,  
I BROUGHT A COPY  
OF YOUR BILL LIKE  
YOU ASKED.



IT'S  
THE LOAN  
AMOUNT AND  
INTEREST.



SEE YOU  
LATER!

...



YOU'VE  
GOTTA HELP ME  
HERE, BUD! IT'S A  
LOOOOOT...!

I'M ONLY JUST  
BARELY MANAGING  
TO PAY *MY* LOAN,  
NOW!



LET'S WORK ON A  
PLAN TO PAY HER BACK.

YOU SAID  
PENNY HELPED  
YOU -- CAN SHE  
HELP ME?

THIS IS  
BEYOND HER  
RIGHT NOW, I  
THINK. THERE'S  
ONLY *ONE*  
FRIEND WHO  
COULD HELP...



LATER AT  
TITO'S...

HMM.

PLEASE I'LL  
DO WHAT EVER  
IT TAKES TO  
GET IT RIGHT  
WITH SASHA.



I DO HAVE CASH SET ASIDE IN THE *SHARING JAR*. IT'S PART OF MY SPENDING PLAN...



IF I CAN'T HELP A FRIEND ESPECIALLY ONE WHO'S SO GENEROUS, HE *GIVES* GIFTS ON HIS BIRTHDAY WHAT USE IS IT?



THANK YOU, FOR BEING SUCH A GOOD FRIEND!

IF YOU HELP ME MOW LAWNS, YOU'LL PROBABLY HAVE TO WORK DOUBLE-TIME FOR THE NEXT...

I CAN BABYSIT ON WEEKENDS AND *CUT GRASS* DURING THE WEEK!



AND I JUST NEED YOU TO DO *ONE* MORE THING IN RETURN, TOO...

OH...?



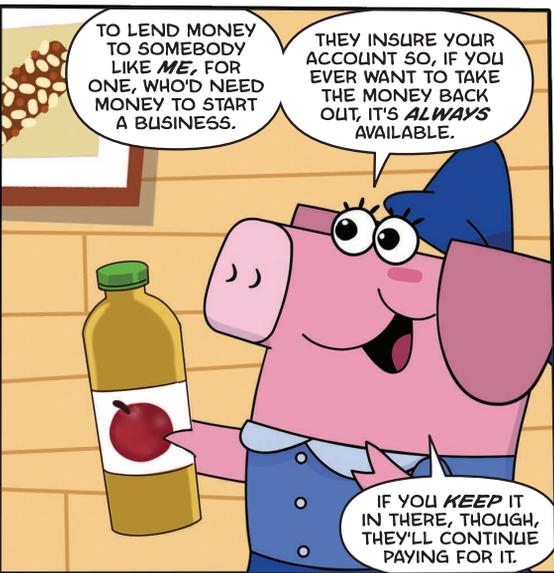
TEACH ME SOME TRICKS SO I CAN FINALLY *USE* THIS THING!



OF COURSE! THANK YOU, TITO!

WE'RE BOTH *SUPER*, SUPER LUCKY, HAVING FRIENDS WHO CAN HELP WHEN WE'RE IN TROUBLE.

SURE, BUT LOOK HOW MUCH *CASH* HE HAS IN THESE JARS...

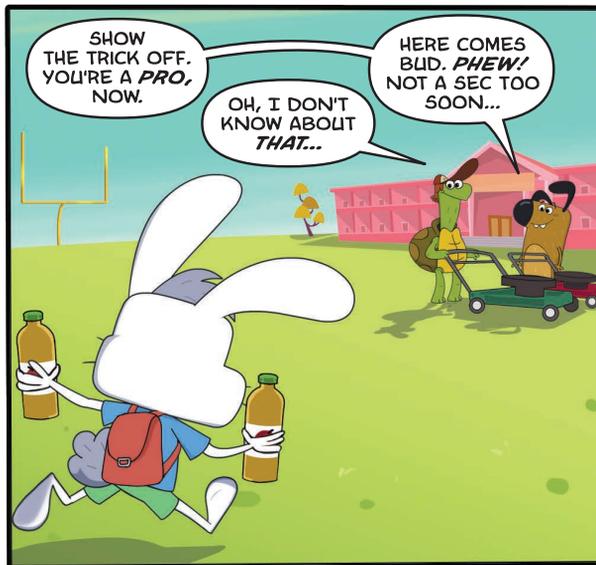




COMING THROUGH!

GOSH, DUSTY... WE'RE COVERING MORE THAN *TWICE* AS MANY LAWNs A WEEK, WORKING LIKE THIS.

ZOOM ZOOM



SHOW THE TRICK OFF. YOU'RE A *PRO*, NOW.

OH, I DON'T KNOW ABOUT *THAT*...

HERE COMES BUD. *PHEW!* NOT A SEC TOO SOON...

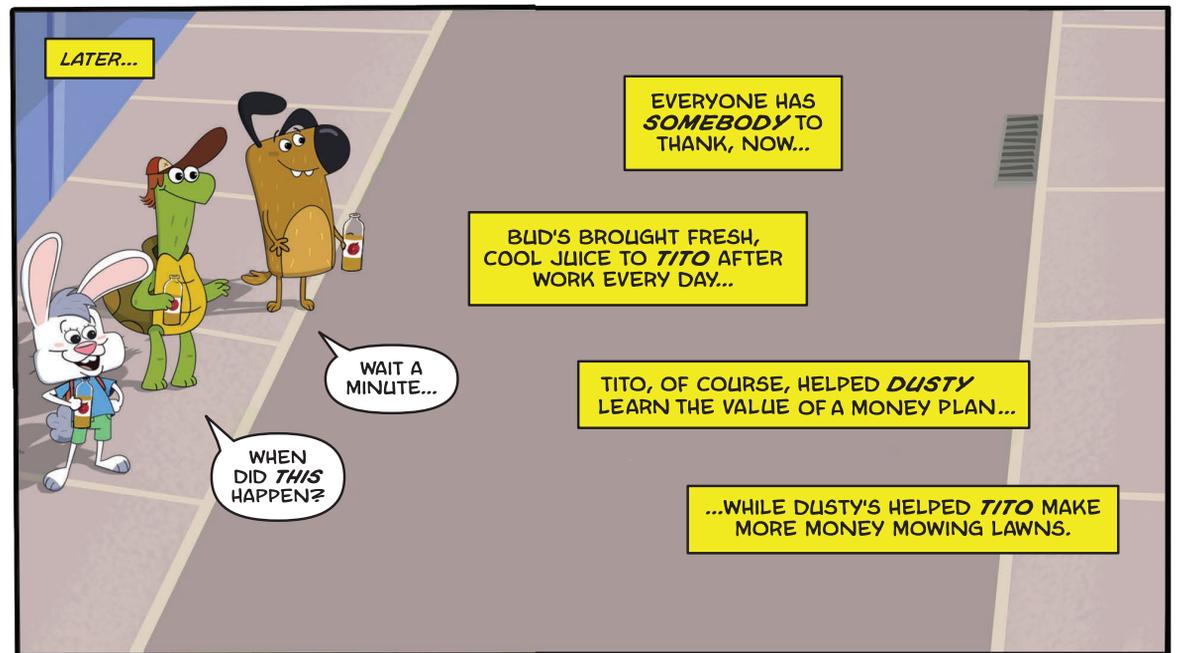


THINK YOU CAN DRINK THESE ON THE GO? I'M MEETING UP WITH *PENNY* TO GRAB SNACKS...

NAH. GO AHEAD *WITHOUT* ME. NOT DONE PAYING TITO BACK YET...

SO, NO SNACKS IN THE *SPENDING PLAN*, RIGHT NOW.

WELL... MAYBE TREATING YOU TWO TO SNACKS IS IN *MY PLAN* TODAY?



LATER...

EVERYONE HAS *SOMEBODY* TO THANK, NOW...

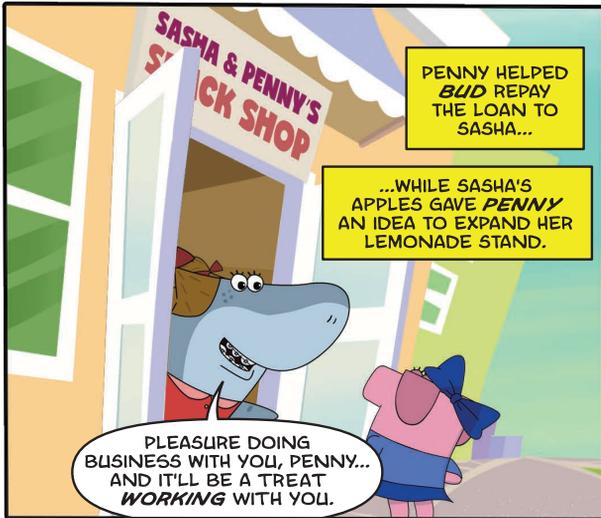
BUD'S BROUGHT FRESH, COOL JUICE TO *TITO* AFTER WORK EVERY DAY...

TITO, OF COURSE, HELPED *DUSTY* LEARN THE VALUE OF A MONEY PLAN...

...WHILE DUSTY'S HELPED *TITO* MAKE MORE MONEY MOWING LAWNs.

WAIT A MINUTE...

WHEN DID *THIS* HAPPEN?

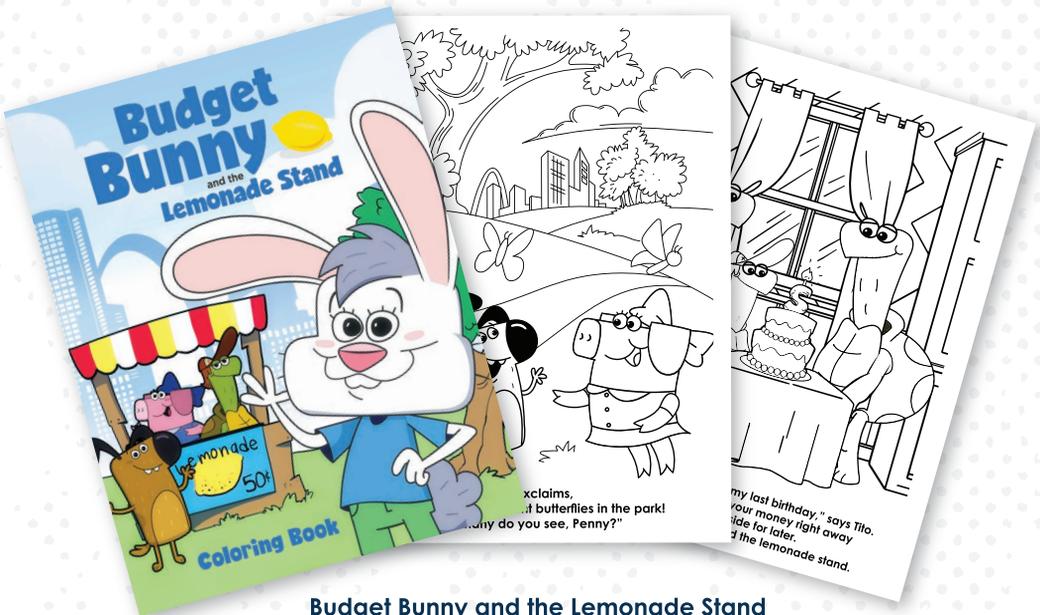


# Budget Bunny



Stifel Bank has joined with United Way of Greater St. Louis and Lion Forge Labs to help families build their financial skills and understand the importance of money management.

## Other Kid-Friendly Resources:



**Budget Bunny and the Lemonade Stand  
Coloring Book**  
Recommended for ages 3-9

## Additional online resources for families:

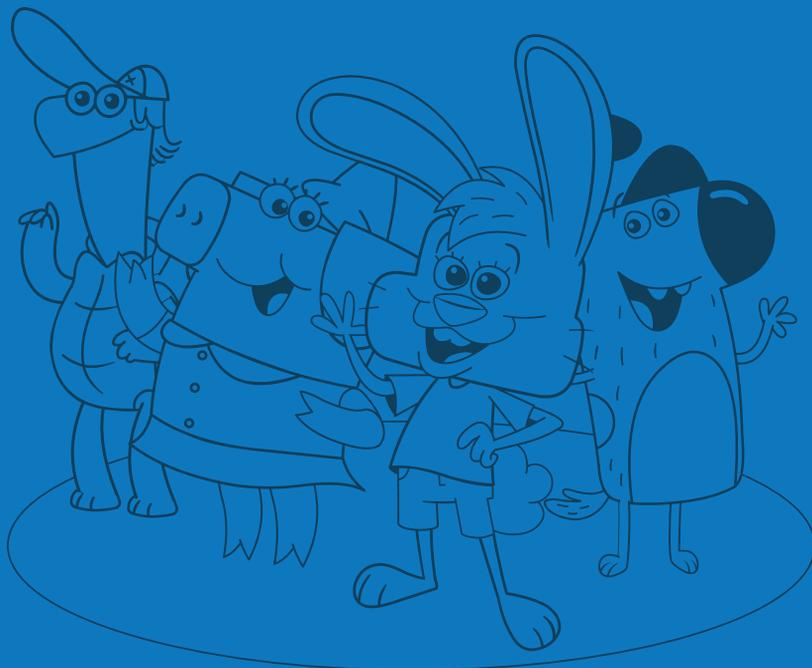
**United Way of Greater St. Louis 2-1-1**  
[www.211helps.org](http://www.211helps.org)

**Money Smart St. Louis**  
[www.moneysmartstlouis.org](http://www.moneysmartstlouis.org)

# Budget Bunny



and the  
**Snack Shop**



After a birthday celebration, Budget Bunny, Penny, Tito, and Dusty discover a new snack shop on the corner. While working the cash register, Sasha offers loans to Bud and friends so they can buy treats. What will Bud choose: get new shoes needed for a summer job or borrow money from Sasha that Bud can't repay?

Follow along as Bud and friends learn the importance of money skills and banking in this new educational series, Budget Bunny!

Recommended for  
ages 6-12

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