

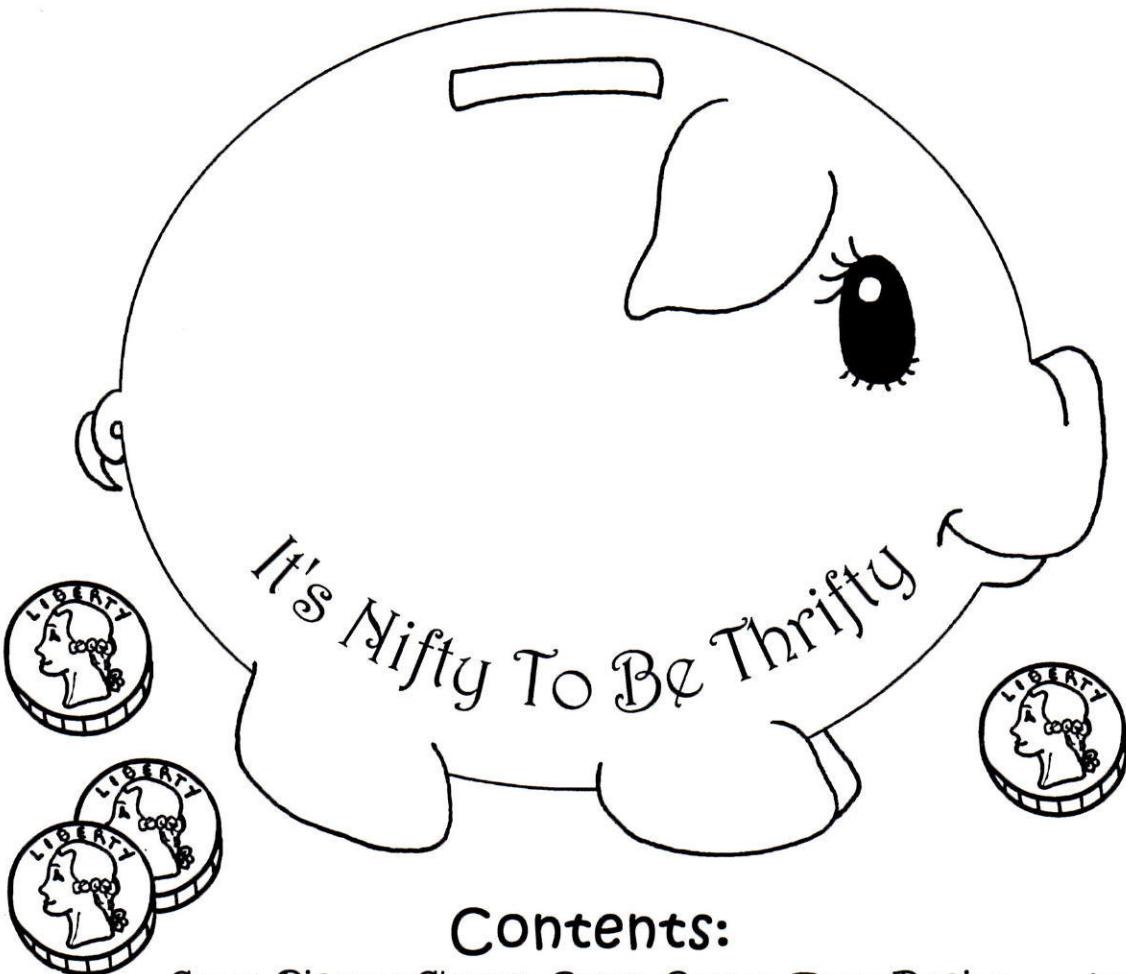
# Hatch Patch Creations

From Our Home To Yours

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## It's Nifty To Be Thrifty Family Home Evening Packet



### Contents:

Story, Picture Sheets, Game, Quote, Treat Recipe

\$5.00

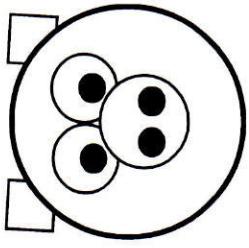
# Nifty Thrifty Piglet Cupcakes

## Ingredients:

- cupcakes
- pink frosting
- green, blue & red M&M's
- large marshmallows
- pink licorice squares
- Necco candies
- red whip licorice

## Directions:

Frost each cupcake. Press the licorice squares into the edge of the cupcake for the ears. Using frosting adhere the green or blue M&M's to the Necco candies for the eyes. Place the Necco candies on the cupcake. Use a large marshmallow for the pig's snout. Use a large marshmallow for the nostrils. Use a small piece of red whip licorice for the tail by sticking it in the edge of the cupcake between the ears.



## Home Evening Outline

### Opening Prayer

### Opening Song

### Scripture Story

### Game

### Closing Song

### Closing Prayer Refreshments

*Suggested Songs:* "If You're Thrifty And You Know It" (song included in packet)

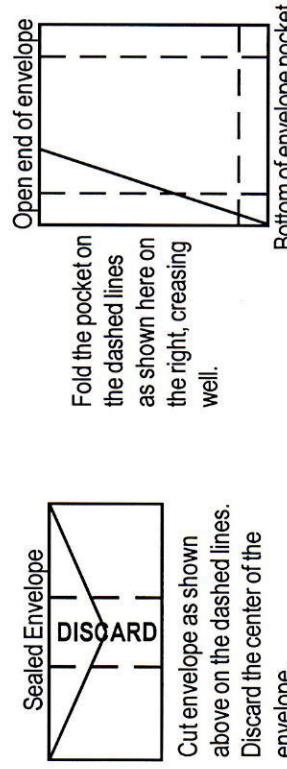
*Scriptures:* Proverbs 16:21, Proverbs 18:15, Hosea 14:9

*Story:* Color graphics with markers, colored pencils, chalks, etc. Use flannel, or laminate and cut out and place magnets on back of graphics, etc.

*It's Nifty To Be Thrifty Game:* Preparation - Cut out each piggy bank and the coin slot on each piggy bank. Allow each family member to color their piggy bank as desired. Laminate each piggy bank and re-cut the coin slot. Now, you can make an envelope pocket to adhere to the back of the piggy banks. The envelope pocket will not only catch the coins that are inserted into the coin slots but it will also enable the piggy bank to stand up. For the envelope pockets you will need four business size envelopes. To begin, seal all four envelopes. With a ruler, measure 3.5 inches from each end and cut. You will end up with two pockets from each envelope. Turn the pocket so that the open end is at the top. Fold the bottom of the pocket up 1/2 inch and crease well. Now, unfold the bottom. Fold the right side of the pocket in 1/2 inch and crease well. Now, unfold the left side. Fold the left side of the pocket in 1/2 inch and crease well. Now, unfold the right side. You now have three creases in the pocket that intersect each other at the bottom. Carefully place your hand down inside the pocket. Using your free hand, push gently on the bottom of the pocket at the crease and press towards the hand inside the pocket to create a flat bottom. If done correctly, two small triangle flaps will be at the bottom. Crease the triangle flaps well, fold and adhere to the bottom of the pocket. Continue this process with the rest of the envelope pockets. Once completed, use double stick tape and adhere to the back side of the piggy bank, making sure that the bottom of the envelope pocket is even with the bottom of the piggy bank so that it can stand on its own. Refer to the diagrams below to see how to cut and fold the envelopes. Laminate the sheet of coins if desired and cut out each coin. There are eight blank game cards, four with the "Sorry, No Coin!" phrase and four with the "Way To Be Thrifty!" phrase. Come up with scenarios that pertain to your family and write them on the blank cards. Laminate and cut out the cards.

Object - To be the player with the most coins in his piggy bank at the end of the game.

Play - Give each player their piggy bank. Place coins in a large bowl in the center of the playing surface. Place all game cards in a pile, face down on the playing surface. Set a time limit for the game. The oldest player goes first and play rotates to the left. The first player begins by drawing a card and reading the card aloud. Depending on the card, a player will either collect a coin, or collect no coin. If a coin is collected, the player places it through the coin slot in his piggy bank and play rotates to the next player. If a "It's Nifty To Be Thrifty" card is drawn, the player may take a coin from another player's piggy bank that he chooses. He then places that coin in his piggy bank. If a "It's Distasteful To Be Wasteful" card is drawn, the player must remove a coin from his own piggy bank and give it to another player. At the end of the time limit, each player counts his coins. The player with the most coins wins.



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# It's Nifty To Be Thrifty

Do you know what it means to be thrifty? It means to manage things well, including money, your time, and to not be wasteful. It is very good to be thrifty.

Six year old Kristi was not thrifty in any way. She wasted everything! In the morning before school, Kristi would eat only a part of her breakfast and leave the rest for Mother to throw away. It was worse at lunchtime when Mother wasn't watching, Kristi would eat only one or two bites from her sandwich, drink only a portion of her milk, munch only two or three chips from her bag and then gulp down Mother's homemade chocolate chip cookies. Such a waste!

Kristi was not careful with her school supplies either. She would leave the cap off of her glue so that it would dry out. She would break her pencils and use too much of her erasers. She would lose the lids to her markers and it seemed that every week, Mother was buying new school supplies for Kristi.

Recess wasn't any better. Kristi would carelessly slide up and down the sides of the playground, not paying any attention to her clothing and whether it was caught on something or not. Many of her new school clothes had buttons ripped off and pieces torn because Kristi was so careless.

When Mother and Father gave Kristi an allowance of money, Kristi wouldn't put any away for later or for her tithing. No, she would take it all with her when Mother took her to the store and she would spend every bit of it.

Kristi needed help.

Now, seven year old Lorie, who lived just down the street, was just the opposite. She and Kristi were good friends but it drove Lorie nuts just watching how unthrifty Kristi was.

Lorie always tried to eat what her mother put in front of her for breakfast. Sometimes she wasn't very hungry, but she would tell Mother she wasn't hungry and ask for smaller portions. Then, she would eat as much as she could.

During school lunch, Lorie would also ask for the portion size she was able to eat and then she would try everything! She would eat as much as she could so it wasn't wasted. She felt better during the day too because her tummy was full and she had more energy.

Lorie's school supplies were almost as good as the first day of school. She was careful not to break the pencils and she never left the cap off of her glue. When she was through using a marker, she put the lid right back on it so it didn't dry out.

During recess, Lorie was very careful to make sure her clothing didn't get caught or dirty or torn. She appreciated the fact that Mother and Father spent a lot of money to buy her nice clothes for school.

Lorie received an allowance every week from Mother and Father. She put one tenth of it in a jar to pay her tithing. She put one half of it in a little jar on her dresser so she could save up for a new doll that she wanted and she put the rest in her spend jar. When Mother took her to the store, she would take money from the spend jar and buy her something that she wanted, like candy or coloring items.

## **DISCUSSION**

- Do you see how different the two girls are?
- Which one are you like?

There is an old saying which says: "Waste not, want not." This is very true. When we take good care of the things we have, they last longer and save us money in the end.

***Here is a list of things that remind us to be thrifty.***

***See if you can add more at the end of the list.***

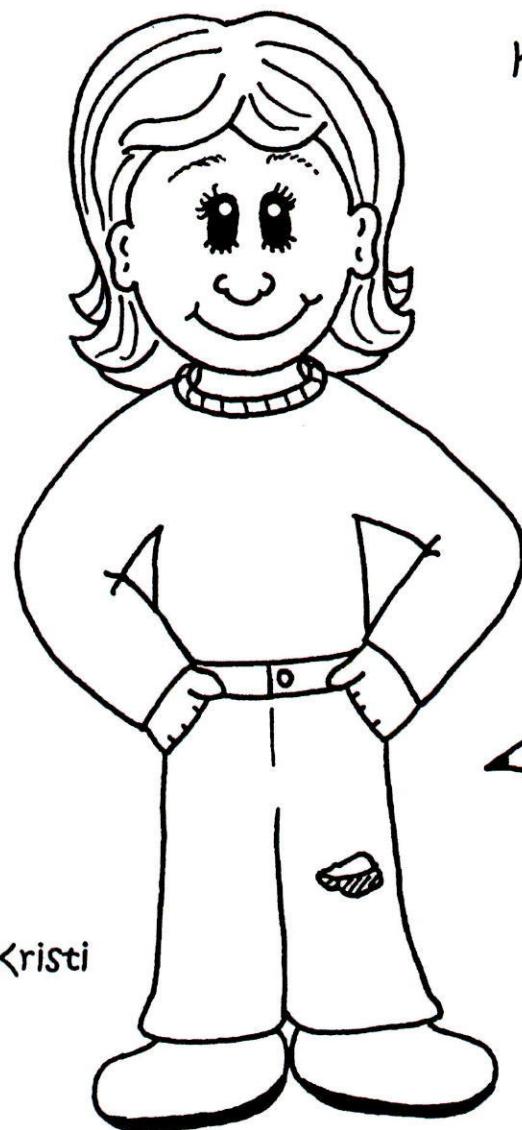
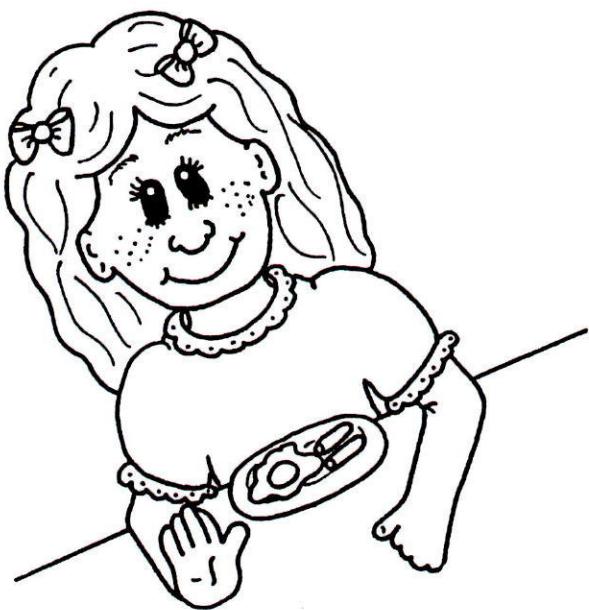
1. We can buy some of our groceries by the case when there is a good sale which saves us lots of money.
2. When we are eating lunch at school, we can make sure that we tell Mother just how much we can eat and then she can pack our lunch lighter and not waste food.
3. We can treat our clothing with care, being careful when we are playing.
4. We can buy large containers of those cleaning items we use regularly and try to buy them on sale.
5. We can buy cases of food that our relatives or friends like also and then split them.
6. We can have a savings account or savings jar, even if we can only put a little in it every so often. Money will add up quickly if you are regularly adding to it.
7. We can invest in stocks, or money market accounts even a little at a time.
8. We can pass clothing through the family or even to relatives and friends.
9. We can be careful with all of the things that we own, treating them with respect and taking care of them. For instance, putting all of our DVD's, CD's, etc. back in the cases when we are through with them.
10. We can cook only what we need unless you like leftovers. Then, be sure and eat the leftovers.
11. We can share food or homegrown vegetables with those in need or with our friends and neighbors instead of letting the fruit or vegetables ripen and rot.
12. When we grow tired of some of our toys, we can share them with our brothers and sisters. We could even share them with children who are not as fortunate.
13. We can water only our lawns, trees and flowers. The pavement and sidewalks really don't need it.
14. We can be good organizers so that we know where things are when we need them and don't have to go buy a new one when we already have it somewhere.
15. Don't be afraid to freeze food after a couple of days if it looks its not going to be eaten. Donuts, rolls, bread, etc. are great thawed and warmed a little.
16. We can make good use of everything we have. This is not only thrifty but can be fun as well.

Now , this doesn't mean we want to be junk addicts! That isn't good either. It just means to try and put to good use those things that we have. How many more things can you add to the list?

Being thrifty is as simple as managing our money well and not wasting. It could save us all a good amount of money if we develop good, thrifty habits. It's nifty to be thrifty!

## **DISCUSSION**

- What are some ways that you can help our family to be thrifty?
- What can you do individually to be more thrifty?

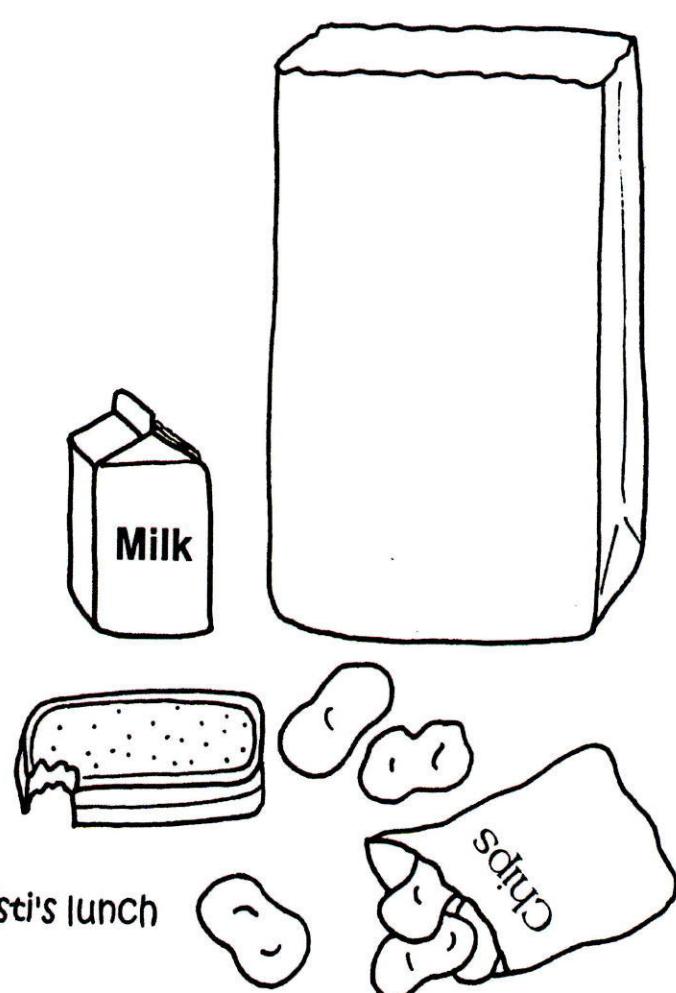


Kristi's school supplies

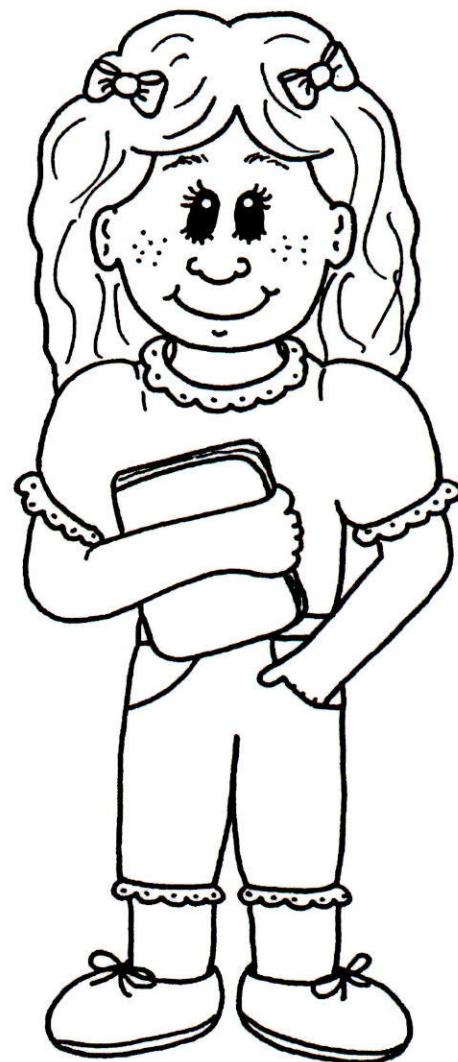




Lorie's money  
jars



Kristi's lunch



Lorie

You remembered to put the cap back on your glue so it wouldn't dry out.

**WAY TO BE THRIFTY!**

**Deposit 1 Coin**

Your shirt was missing a button. Rather than getting rid of the shirt, you purchased a matching button and sewed it on.

**FANTASTIC!**

**Deposit 1 Coin**

You are careful to keep track of your pencils so your mother doesn't have to buy you new ones.

**EXCELLENT!**

**Deposit 1 Coin**

While shopping, you purchase a generic brand of canned vegetables instead of the more expensive name brand.

**WAY TO SAVE!**

**Deposit 1 Coin**

When you get your allowance, you put 10% in your tithing jar, and part of it in a savings jar

**GREAT JOB!**

**Deposit 1 Coin**

To save on gas, you walked to football practice instead of having your mother drive you.

**WAY TO BE!**

**Deposit 1 Coin**

When you got home from school, you changed out of your school clothes into some play clothes so as not to ruin your school clothes.

**THAT'S WISE!**

**Deposit 1 Coin**

You took some old clothes that were in good condition and donated them to the needy.

**BRAVO!**

**Deposit 1 Coin**

You ate yesterday's leftovers for dinner instead of letting them sit in the fridge for weeks.

**GOOD JOB!**

**Deposit 1 Coin**

You want to buy a bicycle.

You put away a little money each month and save to buy the bicycle instead of spending all of your savings right now.

**WAY TO BE PATIENT!**

**Deposit 1 Coin**

You took some old books that you no longer wanted and donated them to a local children's library.

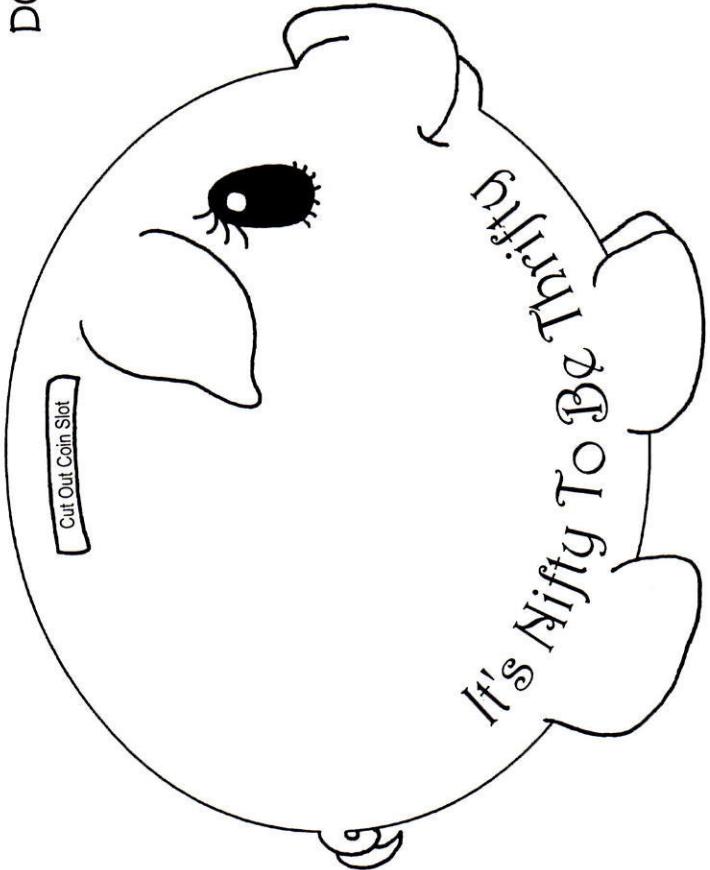
**WAY TO GO!**

**Deposit 1 Coin**

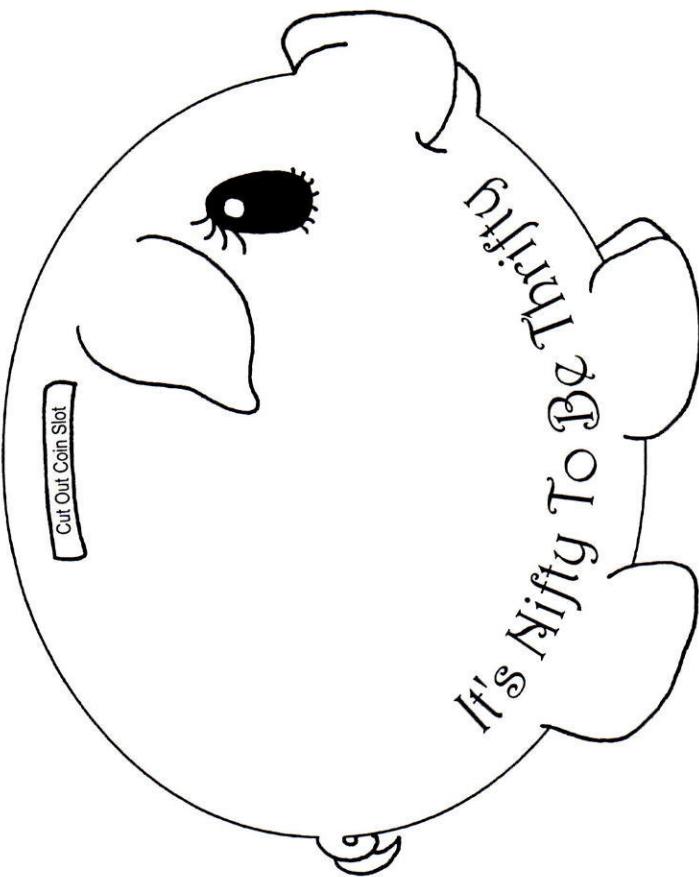
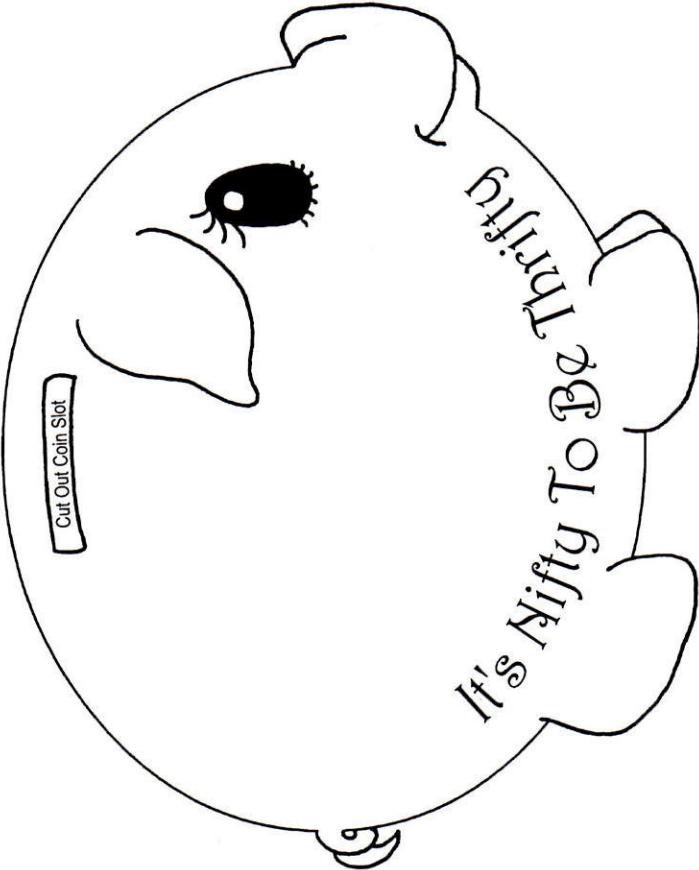
<p>You left most of your food on your plate from dinner.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You spent all of your allowance on candy and you have nothing left.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You never put any of the money you earn into savings, you end up spending all of it.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You are very careless, and ripped a hole in your new school pants.</p> <p><b>SORRY, NO COIN!</b></p>
<p>On the recommendation of a friend, you spend thirty dollars more on a name brand shirt, than on the less expensive one that is fairly similar.</p> <p><b>SORRY, NO COIN!</b></p>	<p>Your motto is: "The more expensive it is, the better it is!"</p> <p><b>SORRY, NO COIN!</b></p>	<p>You have a small tear in one of your shirts. Instead of trying to mend the shirt you throw it out.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You left the gallon of milk sitting out on the counter and it spoiled.</p> <p><b>SORRY, NO COIN!</b></p>
<p>One of your toys is broken, rather than trying to repair it, you insist that your parents buy you a new one.</p> <p><b>SORRY, NO COIN!</b></p>	<p>Rather than conserving, you use way to much bath soap when you take a bath and in no time the soap is gone.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You change your play clothes three to four times a day; rather than just wearing one outfit per day. You create a lot more laundry for your mother than is needed.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You used four or five sheets of type paper for scratch paper while doing your math problems instead of just one.</p> <p><b>SORRY, NO COIN!</b></p>
<p>You chew on your pencils and break them way before they have been put to good use.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You break your crayons instead of taking care of them.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You left the bread sack open after getting a piece of bread and the bread dried out.</p> <p><b>SORRY, NO COIN!</b></p>	<p>You left the bread sack open after getting a piece of bread and the bread dried out.</p> <p><b>SORRY, NO COIN!</b></p>

<p><b>IT'S NIFTY TO BE THRIFTY!!!!</b></p> <p><i>Take one coin from another player</i></p>	<p><b>IT'S DISTASTEFUL TO BE WASTEFUL!!!!</b></p> <p><i>Give one coin to another player</i></p>
<p><b>SORRY, NO COIN! WAY TO BE THRIFTY!</b></p>	<p><b>IT'S NIFTY TO BE THRIFTY!!!!</b></p> <p><i>Take one coin from another player</i></p>
<p><b>SORRY, NO COIN! WAY TO BE THRIFTY!</b></p>	<p><b>IT'S NIFTY TO BE THRIFTY!!!!</b></p> <p><i>Take one coin from another player</i></p>
<p><b>SORRY, NO COIN! WAY TO BE THRIFTY!</b></p>	<p><b>IT'S DISTASTEFUL TO BE WASTEFUL!!!!</b></p> <p><i>Give one coin to another player</i></p>

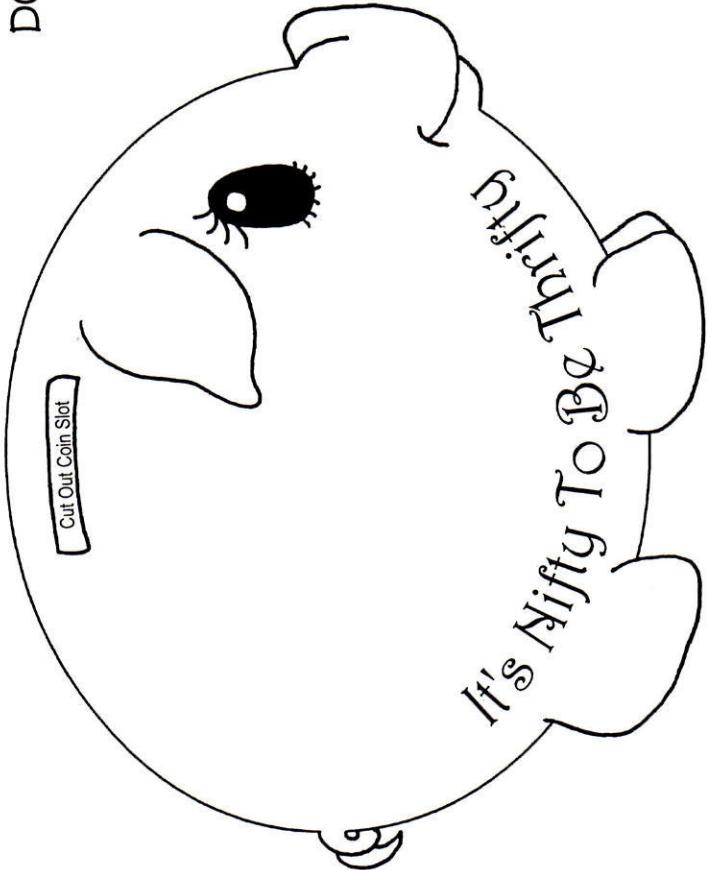
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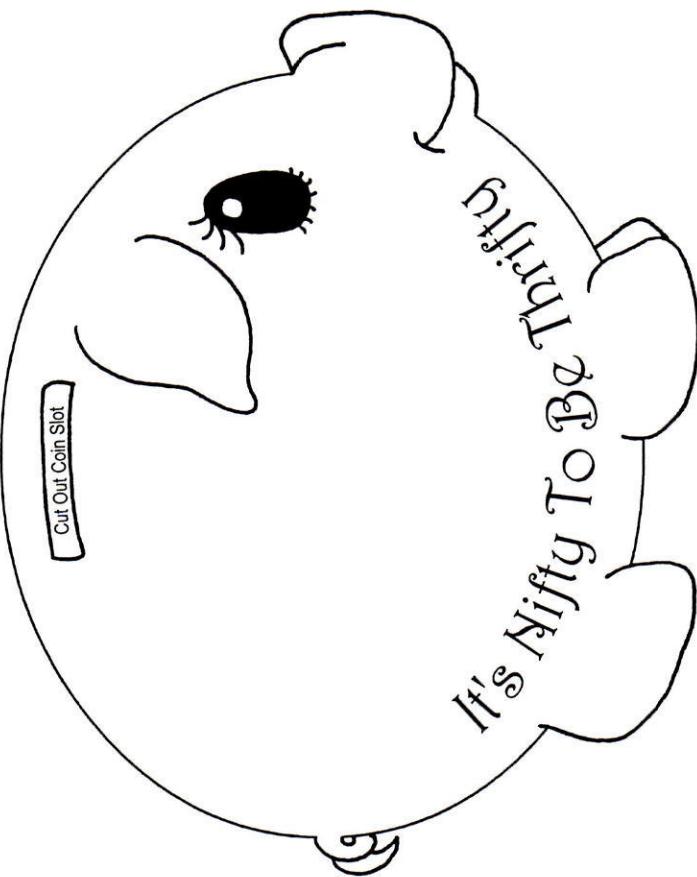
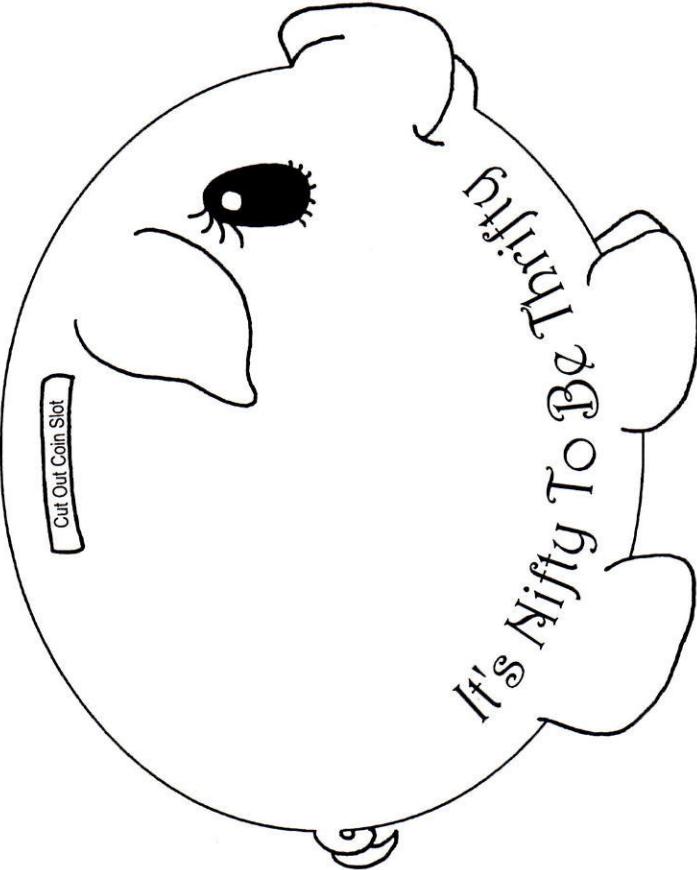
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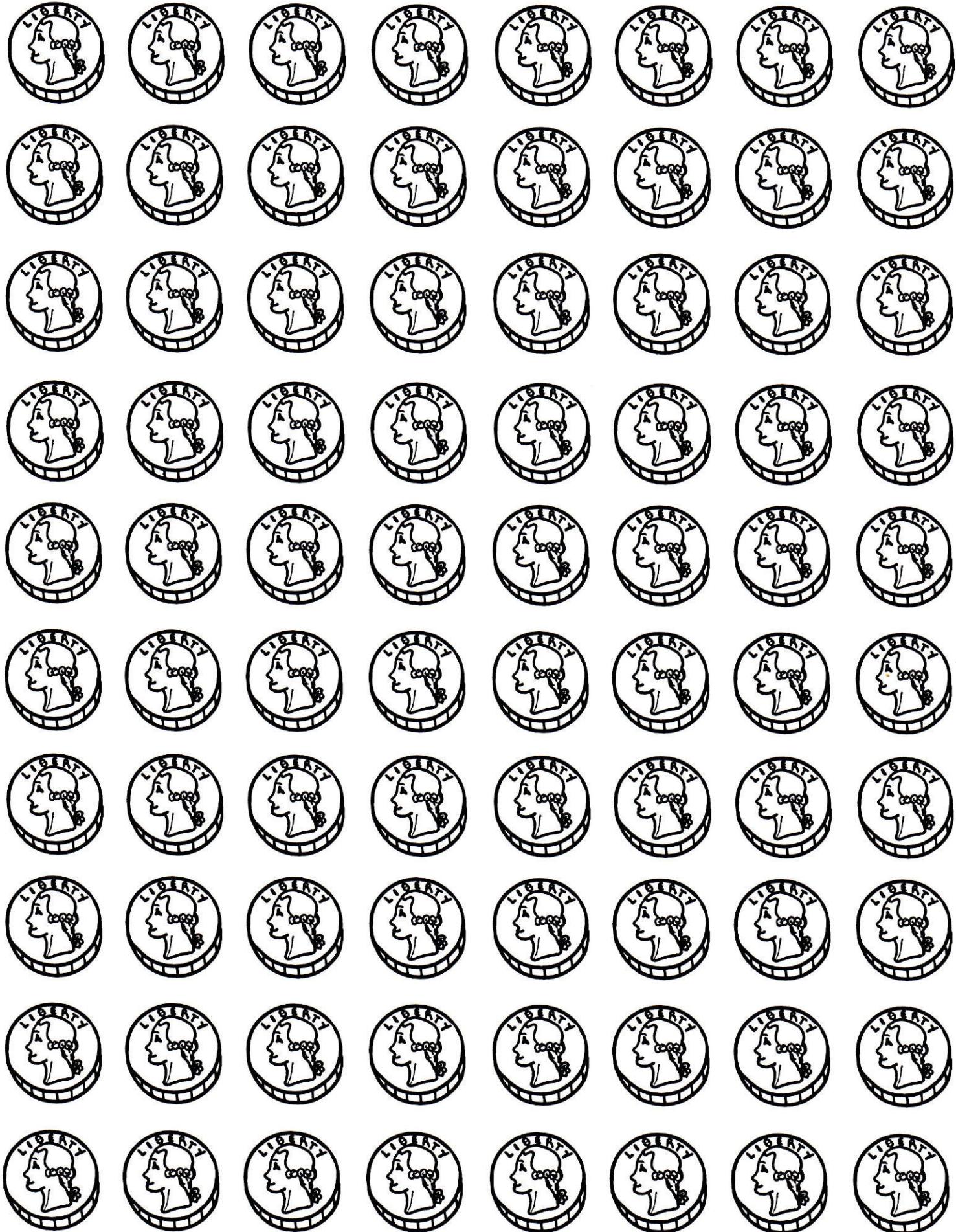


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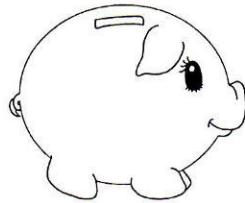
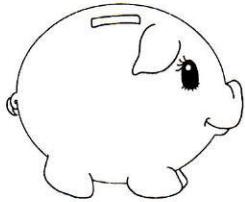
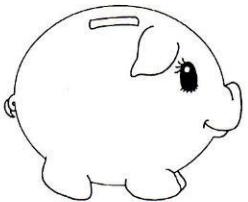


Laminate coins if desired and cut out.

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# If You're Thrifty And You Know It

(Sung to the tune of "If You're Happy" page 266 in the Childrens Hymn book)



If you're thrifty and you know it clap your hands (Clap hands)

If you're thrifty and you know it clap your hands (Clap hands)

If you're thrifty and you know it and you're not afraid to show it,

If you're thrifty and you know it clap your hands. (Clap hands)

If you use your money wisely, stomp your feet (Stomp feet)

If you use your money wisely, stomp your feet (Stomp feet)

If you use your money wisely and you always pay your tithing,

If you use your money wisely, stomp your feet. (Stomp feet)

If you're not a wasteful person, shout hoorah (Shout hoorah)

If you're not a wasteful person, shout hoorah (Shout hoorah)

If you're not a wasteful person, but a very careful person,

If you're not a wasteful person, shout hoorah. (Shout hoorah)

If you're careful with your blessings, hug your neighbor (Hug neighbor)

If you're careful with your blessings, hug your neighbor (Hug neighbor)

If you're careful with your blessings, and your clothes and all your dressings,

If you're careful with your blessings, hug your neighbor. (Hug neighbor)

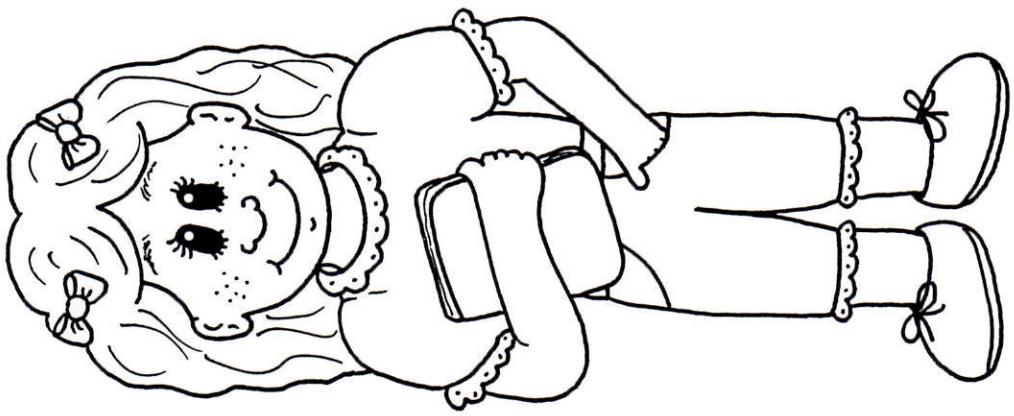
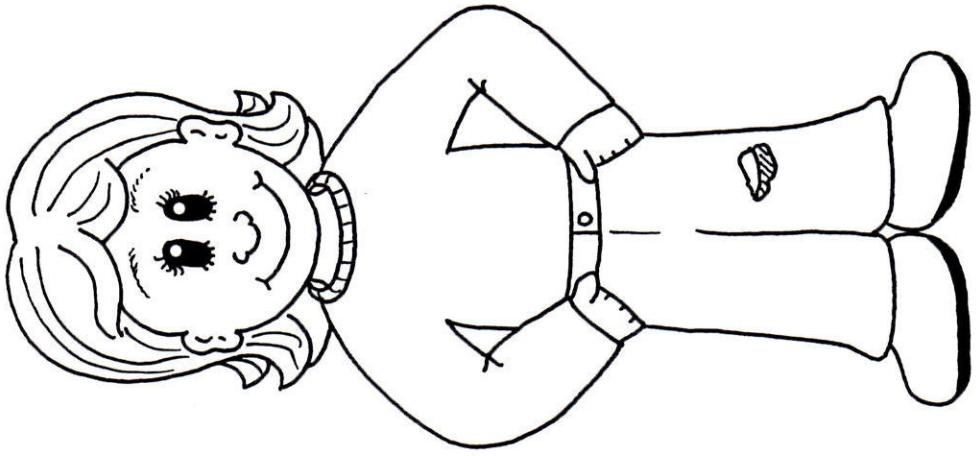
If you're thrifty and you know it clap your hands (Clap hands)

If you're thrifty and you know it clap your hands (Clap hands)

If you're thrifty and you know it and you're not afraid to show it,

If you're thrifty and you know it clap your hands. (Clap hands)

"Fix it up,  
wear it out,  
make it do,  
or do without."



Gordon B. Hinckley  
"Standing For Something"