




**FOR GRADE SCHOOL SAVERS**



I like buying things, but I'm also really good at saving my money for later. I'm a super saver!

**How many quarters in a dollar?** Color in the number of quarters below that you need to make 1 dollar.



**Dollar Design!** Pretend you've been asked to redesign the \$1 bill. Draw your design below.

How much money does a skunk have?

One „cent.“



### Check out the library

Have you been to the library with your family? The library is a great way to save money by borrowing books instead of buying them. You can learn about outer space, or insects, or sea creatures, or even dinosaurs. Learn cool stuff while saving money. That can't be beat!

### Match those coins!

Help Max learn about money by drawing a line from each coin to how much it's worth.



1¢      5¢      10¢      25¢

Answers: Match those coins! Pictures left to right, dime - 10 cents, quarter - 25 cents, penny - 1 cent, nickel - 5 cents. How many quarters in a dollar? Four quarters should be colored.






# iSave Program News

Issue 28



## What is a Small Business?

A small business is a company that is independently owned and employs a small number of people. Small businesses in the United States usually have fewer than 100 employees. Common small businesses include hairdressers, bakeries, car washes, computer repair shops, and lawn care services.

### Product vs. Service

A **Product** is something physical that you can touch, such as a computer or a pair of shoes.

A **Service** is work done by another person, such as a manicure or auto repair.

Can you think of 5 Products and 5 Services? List them below.

#### Products

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

#### Services

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_





**i\$AVE**

**FOR MIDDLE SCHOOL  
AND HIGH SCHOOL  
SAVERS**

## Pieces of a budget

Do you have a plan for how to spend your money? That's called a budget! A budget is a simple way to make sure you have enough money to save, spend, and share. Think of your money like a pizza. Each piece has a different purpose and you can't eat pizza that you don't have! Look at the sample, and then make your own pizza budget.

SPEND

SHARE

SAVE

SPEND

SHARE

SAVE

## What's an Entrepreneur?

Entrepreneurs are people who start their own businesses. Some businesses are big, some are small, but they were all started by someone and that "someone" could one day be you. What kind of business could you start as a teenager?

DOG  
WALKING

BABYSITTING

MOWING  
THE LAWN

## Debit Card

Have you ever seen your parents swipe a debit card and wonder "where does that money come from?" A debit card is a way to take money out of your bank account without carrying cash in your wallet. For example, if you are buying a \$25 shirt at the store, you can give the cashier \$25 cash, or you could swipe your debit card and \$25 will be taken out of your bank account and given to the store. Since it's linked to your bank account, it's extremely important to keep the card safe.



## Cyber Security Corner

It's important to save money, but don't save money by illegally downloading movies and music without paying for them. Not only is this unethical, but you may also be downloading a virus to your device. Keep your anti-virus software up to date and stick to buying music and movies the right way.

## Is it a need or a want?

Before you spend your money, ask yourself "is this something I NEED or something I WANT?" As you get older, answering this question can become a little tricky. For example, when you're 5 years old, a toy is a want and food is a need. As you get older though, you may start to buy your own food sometimes. Is that fast food cheeseburger still a "need?" Or is it a want? Could you save money by packing a lunch at home? Is it less expensive to drink water than buy a soda from the convenience store? These are the decisions adults make all the time when it comes to money and you can start making them too.



## Comparison Shop

Are you saving up for something big? Do your research before you buy to make sure you're getting the best deal. Check the prices from at least three different stores or websites.

What do you want to buy?

STORE #1

PRICE:

STORE #2

PRICE:

STORE #3

PRICE: