

i\$AVE



for grade school savers

Create a Coin!

Here are some coins we already use.



25¢
Quarter



5¢
Nickel

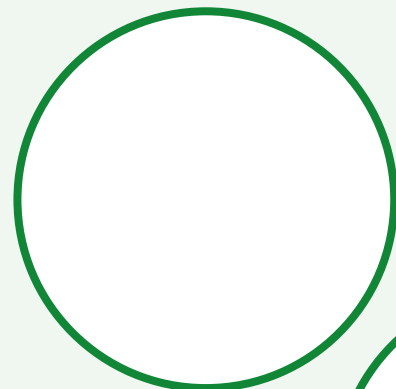


10¢
Dime

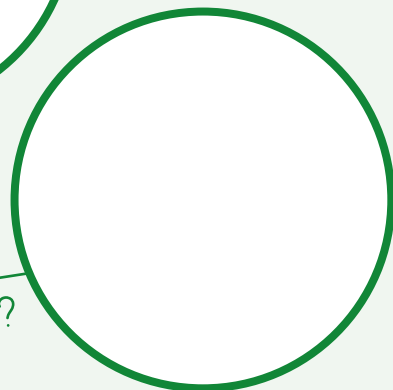


1¢
Penny

If you created a coin, what would it look like? How much would it be worth? Decorate your own coin below.



What is your coin called?



How much is it worth?

What has one hundred heads and one hundred tails?

One hundred pennies!

Money Madness Word Search

Money
Spend
Bank
Penny
Save
Dollar
Cash
Coins
Check
Wallet

U	S	P	E	N	D	Q	S	U	N
D	J	M	A	C	O	I	N	S	E
O	E	V	K	K	Q	R	J	D	E
L	O	S	G	K	C	E	H	C	T
L	S	K	L	Y	B	S	P	D	E
A	Q	A	E	R	A	D	Z	P	L
R	X	N	V	C	N	J	E	A	L
T	O	F	X	E	K	N	S	F	A
M	R	Y	U	N	N	E	Q	N	W
C	R	Q	G	Y	K	Y	A	E	G

Money Super Star

Who is your Money Super Star? A Money Super Star is someone who can answer your money questions. It could be a parent, a sister, a teacher or anyone else you're close to. Draw a picture of your Money Super Star and remember to always ask questions to learn more!

My Money Super Star is...

MIDFIRST BANK

iSave Program News

Issue 24

i\$AVE

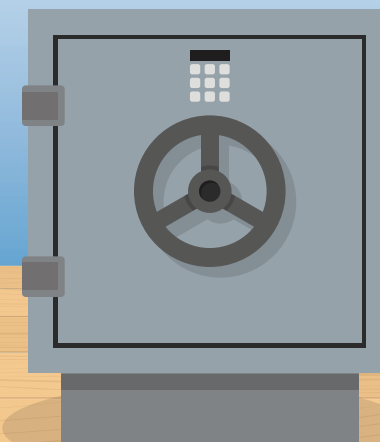


True to your money®
MIDFIRST BANK

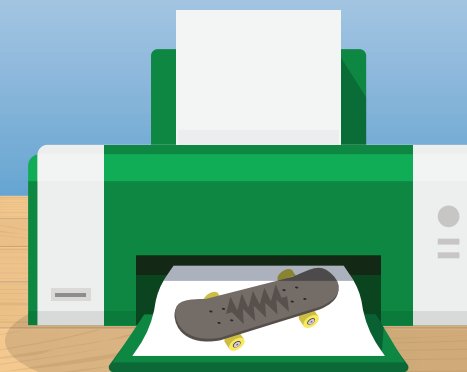
What Is Saving?

When we save money, we are making a choice to put it aside for later rather than spend it now. Sometimes it's fun to do because we are saving up to buy something we really want. Sometimes, it's difficult to save, because we see something we want to buy now. All of those feelings are completely normal. Even adults struggle with saving money sometimes. It can be difficult to wait no matter how old you are. Try these tips to make saving easier.

1 Create a separate place to put money you're saving so you're less tempted to spend it. A bank account is a great place to put money to save for later.



2 Draw or print out a picture of the thing you're saving for. It will help remind you why you're saving.



3 Get your friends and family on board. If you're trying to start a habit of saving money, tell your friends and family members so they can encourage you along the way.



You can do it, Super Saver!
Good luck reaching your savings goals.



Are you a savvy saver?

Brush up on your money knowledge with these key terms:

Deposit

adding money to your savings account

Interest

money added to your savings account by the bank

Balance

the amount of money in your account

Budget

a spending plan

Opportunity Cost

the thing you give up when making a decision

Keep Your Account Safe

Having a bank account is a big responsibility. It's important to keep your bank account number private and not share it with others. Remember, your bank will never text you asking for your personal information. If you receive messages asking for your bank account number, other personal information, or from anyone you do not know, tell an adult you trust right away.

Don't Forget the Sales Tax!

Have you noticed when you buy something at a store, the price you pay is more than the price listed on the item? That's because of sales tax! Sales tax is extra money you pay when you buy something that's collected as a percentage of your purchase price. This extra money goes toward your state or local government to help fund things like schools, roads, fire departments and more. When you're saving up to buy an item, don't forget to include the sales tax or you might find you don't actually have enough money to buy it.



Earning a Paycheck

Adults earn money at their jobs to pay for things they need in life. Think about the adults in your life. What jobs do they have? Put a check mark in the boxes next to jobs of people you know. Ask them what their job is like. What is their favorite part? What training does the job require? Asking adults about their jobs is a great way to learn more about what job you'd like to have when you're older.

- ☐ Teacher
- ☐ Firefighter
- ☐ Doctor
- ☐ Customer Service
- ☐ Banker
- ☐ Computer support
- ☐ Food preparation/service
- ☐ Farmer/agriculture

What else? List the other jobs you know about.



Borrowing

Have you ever borrowed something from a friend? What was it? When you borrow money we call it a *loan*. Adults borrow money for all sorts of things: houses, cars, even businesses! When you borrow something, it's important to always give it back. That's called being a responsible borrower!



Happy Birthday ATM!

This summer, the ATM, (automated teller machine), turns 54 years old. The first ATM opened in the summer of 1967 in London, and now millions of ATMs are in use around the world. An ATM allows you to withdraw cash from your bank account, check your account balance and more.



Finish This Money Story!

Ask a friend to fill in the blanks and then read your silly money story out loud.

One day _____ and _____ went to the store.

They _____ walked past the first aisle and _____

said, "_____, just what I've always wanted." "Wait," said

_____. "Aren't you saving your money to

buy those _____ you've always wanted?"

"_____, You're right," said _____. "I should save

my money instead. It's just that I have a hard time saving money

when I'm hungry for _____. "What a _____

problem that is. Why don't you give your money to me so you

don't spend it?" "Nice try _____ I'll just put my money in

my savings account until I'm ready to spend it."