

Congratulations! YOU are a Super Saver. You make smart choices with your money and don't spend it all right away. Let everyone know how great you are! Color and cut out this ribbon, and tape it somewhere where everyone can see it.



Member FDIC

MIDFIRST BANK

iSave Program News

Issue 32

i\$AVE



MIDFIRST BANK

True to you.

Blast Off Into Saving!

Are you ready to practice out-of-this-world money skills? You can start being a Super Saver today! **Saving** your money means putting it aside for later. There are a lot of reasons people save money. Maybe you're saving up to buy a toy or video game. Maybe your family is saving up for a new car.

People save money for things they want to buy, but they also save up for unexpected emergencies. Have you ever seen a car on the side of the road with a flat tire? No fun! Nobody plans for those things to happen, but grown-ups save money to pay for those emergencies. Saving is for all ages!

Banks are where people go to keep their money safe. When you put money into your **savings account** that's called **depositing**. When you take it out, that's called **withdrawing**. Add some rocket fuel to your savings habit by following these helpful tips:

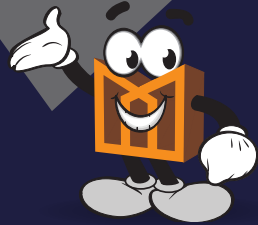
- 1 Set a savings goal!** Saving money is easier when you know what you're saving for. Set a goal amount and keep track of your progress.
- 2 Save with a friend!** Do you have a friend or family member who is also trying to save money? Keep track of your goals together!
- 3 Don't give up!** If it's taking longer to reach your savings goal than you planned, that's OK. Stay on course and don't give up. Saving is a habit, and it gets stronger the more you do it.



Journey into space
with us to learn more
about saving money



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**ELEMENTARY
SAVERS**

Make a Summer Budget

Summer is full of fun activities. Pretend you have a budget of \$50. Circle the summer things you'd like to do. Remember! Your choices can't add up to more than \$50.



**Movie:
\$10**



**Water
Park \$25**



**Fast Food
Lunch \$15**



**Miniature
Golf \$20**



**Ice Cream
\$5**



**Baseball
Game \$20**



**Shaved
Ice \$5**

**Total spent:
\$**

Money Scramble

Oh no! These money words got all mixed up! Can you help Max unscramble them?

DRALLO _____

ARQTRUE _____

AKNB _____

NETISETR _____

EVAS _____

y	m	o	n	e	y	z	s	s	u	e	h
u	r	i	v	f	e	q	a	a	s	l	j
m	s	o	a	j	i	u	v	s	h	m	t
y	l	b	k	v	y	s	e	p	a	o	c
t	d	h	r	u	u	z	y	e	r	z	h
s	y	n	j	m	y	s	i	n	e	s	l
h	a	c	c	o	u	n	t	d	f	f	l
d	u	n	x	f	b	a	n	k	g	y	q

**How much
is the moon
worth?**

**One dollar,
because it has
"four quarters!"**

Find the Words

Can you find the money words hidden on the left?

Account
Money
Save
Spend
Share
Bank

Gift Cards

Have you ever received a gift card for your birthday? Or a holiday? Don't forget to treat them like cash and keep them in a safe spot. If you lose them, they can't be replaced! Buy your gift before you forget about it.



Learn even more about debit cards, credit cards and gift cards!

Middle School Money Tips

Middle school is a great time to start practicing the money skills you'll need as an adult.

1

Practice Saving – Do you get money for your birthday? Or doing chores? Maybe in a few years, you'll get paid for babysitting? Or a part-time job? When you DO get money, practice saving some of it for later. Spending is fun, but students who save in middle school have an easier time saving when they are grown-ups!

2

Think About Priorities – Have you ever bought something just because a friend bought it? Practice setting your spending priorities based on things you like and what's important to YOU, not what is important to others.

3

Research Prices – Before you buy something, check the price at a few different stores or websites. Are you getting the best deal? Are you buying the brand or type of product that's right for you? Sometimes if a deal seems TOO good to be true, it probably is!



Check out more Middle School Money Tips

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**MIDDLE SCHOOL
SAVERS**

Ask Max!

Q: Hey Max, what is "interest?"

A: Interest is money added to your savings account by the bank! It's expressed as a percentage rate and adds up over time, which means the more you save, the more interest you get!



Learn even more about interest!

Q: Hey Max, how much does a house cost?

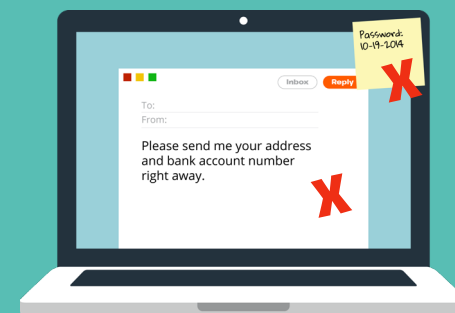
A: A house can cost hundreds of thousands of dollars! A \$400,000 house costs about the same as 80,000 scoops of ice cream! That's why adults often borrow money to buy a house. The loan they get is called a mortgage.

Q: Hey Max, what is a budget?

A: A budget is a plan for how you'll spend your money. Grown-ups have budgets to make sure they have enough money to pay their bills. Kids can have a budget too! The next time you get money, try to Save 30% of it, Spend 60% of it and Share 10% of it. What a great plan!

Cybersecurity Corner

Staying safe online is very important. Can you spot two problems with the situation on the right?



1. If someone online asks for your personal information, do not send it. Get a grown-up right away.

2. Your passwords should be easy for you to remember, but difficult for someone to guess. Don't use numbers such as your address, your phone number, or your birthday as your password. And remember to keep your password private. Do not share it with anyone!