

i\$AVE



for grade school savers

Coin Mix-Up

Max dropped all his coins!
Follow the lines to find out how
much each one is worth.



Penny - 1¢

Nickel - 5¢

Dime - 10¢

Quarter - 25¢

JOKE TIME!

Q: What do you call a joke about dollars?
A: A Money Funny!

Money Feelings

Saving money means putting it aside for later. Have you
ever saved money before? How did it make you feel?
Color the feeling you have about saving money.
Maybe you feel all three!



Happy!
I love
saving
money!

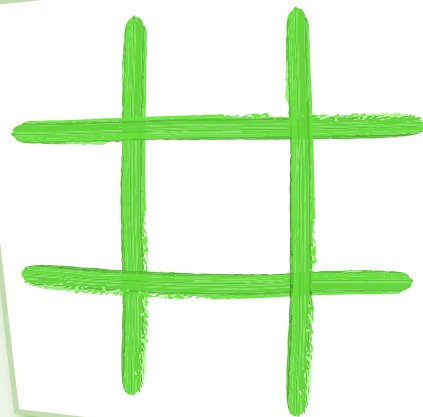
Frustrated!
I know it's good to
save, but I want to
spend it right now!

Proud!
I'm working
hard to save up
for something.

Tic-Tac-Toe!

Challenge
a friend to
tic-tac-toe!
Our game
has a twist:
instead of
Xs and Os
use the
dollar and
cent signs!

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Needs and Wants in My Home:

NEEDS

BOTH

WANTS

LET'S GO HUNTING! Let's have some fun! Go on a
"needs and wants hunt" in your home. Choose a room and
pick 10 objects in that room. Then either write or draw those objects in the chart above.
Which of the objects are needs? Which are wants? Are any of the objects both a want and a need?

MIDFIRST BANK

iSave Program News

Issue 25

i\$AVE



True to your money[®]
MIDFIRST BANK

Saving for Needs and Wants

CONGRATULATIONS for being a super saver! When
you save money, you choose to set it aside to spend
later rather than spend it now. Grown-ups save their
money for lots of different reasons. Sometimes they

save money to go on a vacation, buy a car or plan
for emergencies.

When we spend money, we are buying something
we need or something we want. A need is something
we must have to survive, while a
want is something that
would just be nice to
have. It's important
to know how to
save for both!



**Have you
ever saved
your money? Were you
saving for something you
NEEDED? Or something you WANTED?**

i\$AVE



**MIDDLE SCHOOL
AND JR. HIGH
SAVERS**

Cyber Safety

Don't forget!
Computers, phones
and tablets are
great learning tools,
but if you ever get
a message from
someone asking for
personal information,
tell a grown-up
right away!

Bank Account Checklist

Having a bank account
is a big deal! Follow
this checklist to
make sure you
are using it
responsibly.

- ☐ Don't tell
anyone your
bank account
number
- ☐ Know your
balance
- ☐ Save often

balance

is a fancy word for
how much money
is in your account

Gift Giving

Are you planning to buy
gifts for friends or family
members this year?
Maybe for a birthday?
Or a holiday? Plan those
gifts in advance!

SPECIAL PERSON

GIFT IDEA

HOW MUCH DOES IT COST?

SPECIAL PERSON

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SPECIAL PERSON

GIFT IDEA

HOW MUCH DOES IT COST?

Money Interview!

One of the best ways to
learn about money is to
ask questions! Use these
questions to start a money
conversation with a trusted
grown-up in your life.

Record their answers!

1. What was your first job?
2. What's the first thing
you remember saving for?
3. Have you ever spent
money and regretted
it later?
4. What are you saving
for right now?

SAVE, SPEND & SHARE



Have you ever received money

for a birthday? Or allowance? Or doing chores?
There are three things you can do with it! You
can save it, spend it, or share it. Save means
to set it aside for later, spend means to buy
something now, and share means to donate it
to a cause you care about. Here is how Max saves,
spends and shares.

What about you?

How can you **SAVE, SPEND & SHARE**?

New Word Alert!

CURRENCY

Whoa, that's a big word! What does it mean?
Currency is the system of money a particular
country uses. The currency in the United States is
the U.S. dollar. Pick a country on the map and
find out what currency is used there!

Did You Know?

The average \$1 bill is used 110
times a year! When you use a
dollar to pay for something, the
store might give it back as change
to someone else, who might
spend it at a different store, and so
on. Once it gets too worn or torn
to use anymore, it's shredded and
can be recycled.

Build an Ice Cream Sundae!

Do you love ice cream? Us too!
Here's a big bowl of your favorite
flavor. You have \$5 to add toppings.
Which toppings will you choose?
Remember, you can only spend
\$5 so choose carefully!



Whipped Cream . . .	\$1.50
Chocolate Sprinkles	\$1.00
Cherry	\$0.50
Chocolate Syrup . .	\$2.00
Peanuts	\$1.00
Caramel Syrup . . .	\$2.00
Rainbow Sprinkles .	\$1.00
Strawberries	\$1.50

How much did you spend? . . . \$

