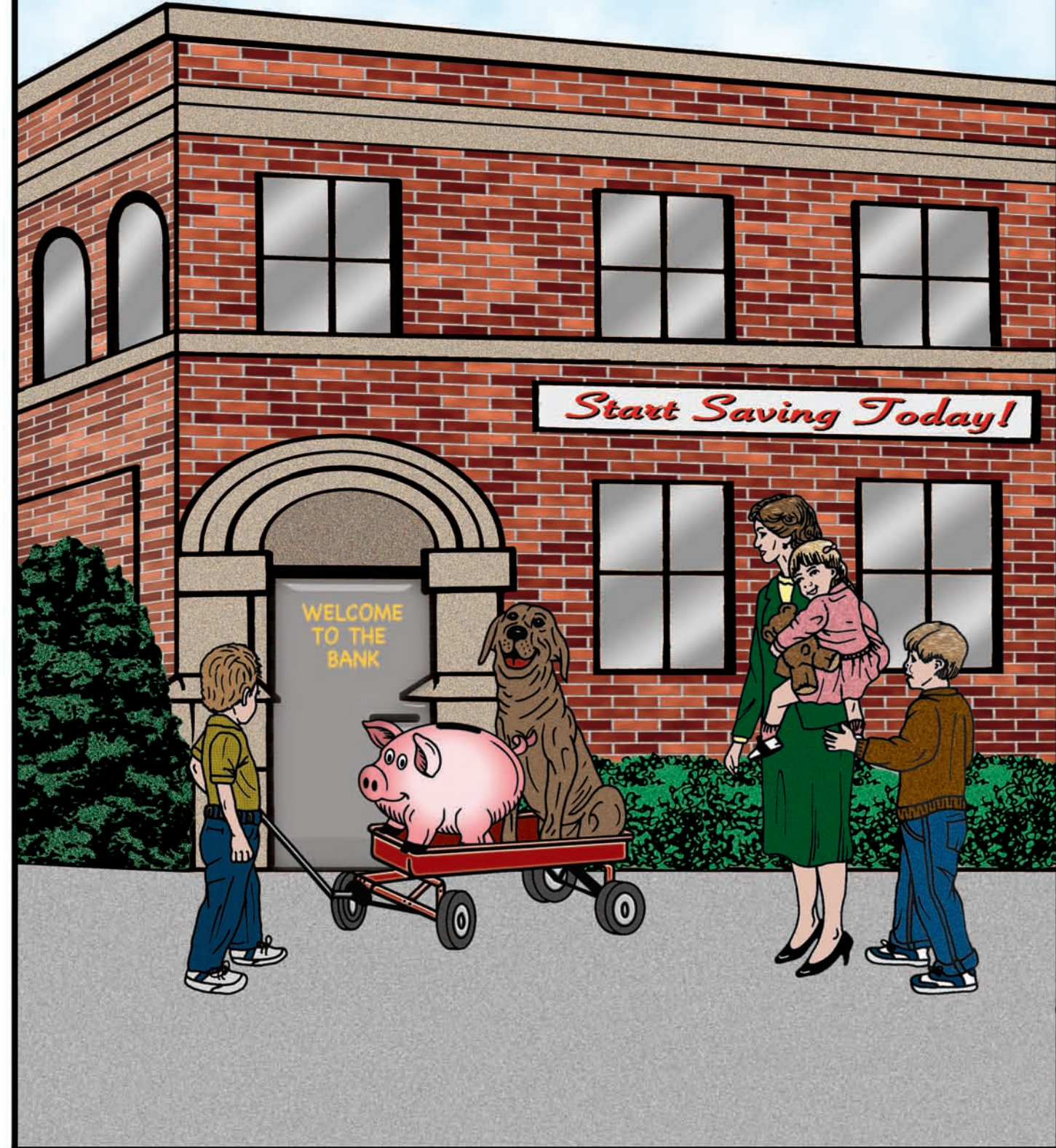
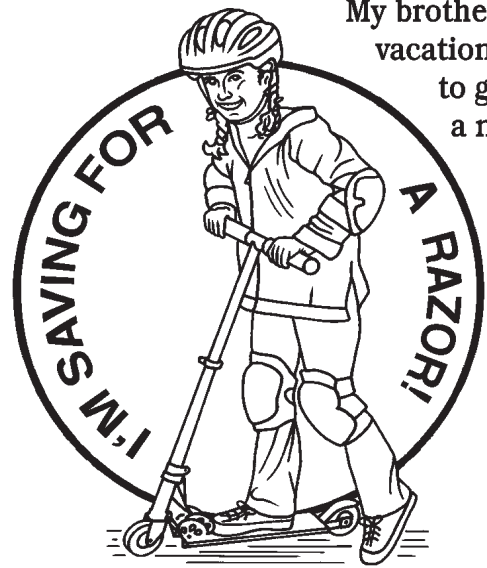




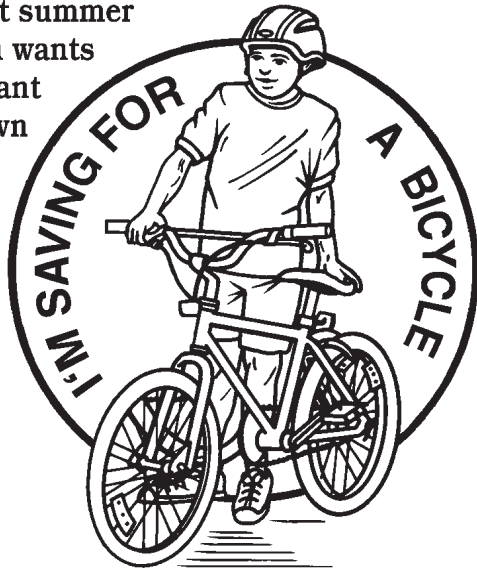
# Saving Money at the Bank!





My brother Ben and I are excited about summer vacation. It starts in two weeks! Ben wants to get a new mountain bike. I want a new Razor to ride up and down the block with my friends!

I don't know how we are going to save enough money to get the things we we want.



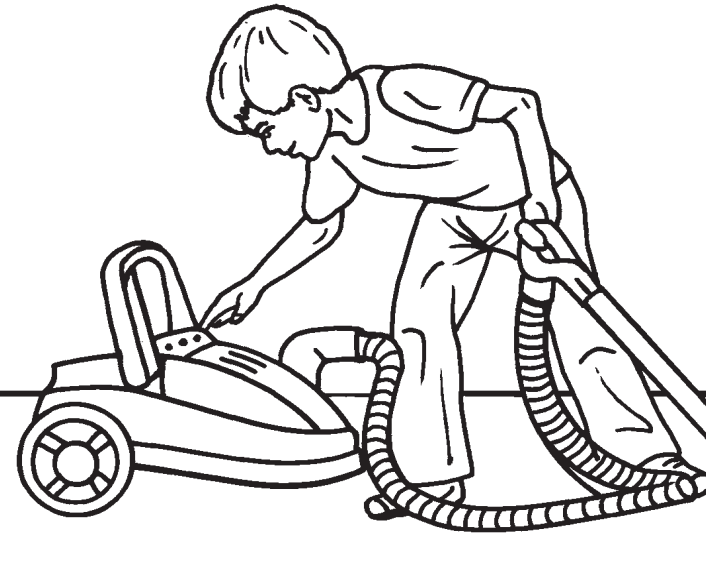
We're proud of the two of you for wanting to save your money for nice things!



**NOW IS THE TIME TO START SAVING MONEY!**

Mom said, "I think it's time for Ben and Katie to find ways to earn some money". Dad agreed, "I think we should take them down to the bank so that they can learn about money and how to save it for the things they want. I think I even have enough money saved in my pocket to stop for some ice cream on the way home! Let's Go!"

I help my family by doing chores!



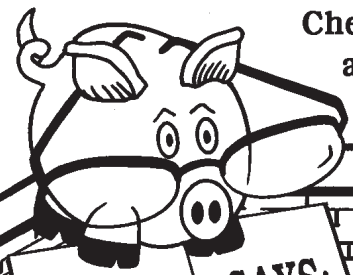
I love to do pet sitting for my neighbors when I get home from school.



**THERE ARE MANY WAYS TO EARN MONEY!**

Ask your parents, grandparents and even your neighbors. In many families, both of the parents work and have less time to do chores around the house. Ask if you can wash their car, rake leaves, shovel snow, feed their pets, or do some household chores. The money will soon add up!

Check the newspaper ads to see if any banks in your area have any special offers for opening new accounts. Some offer more interest, while others offer free gifts!



PIG-EEE SAYS:

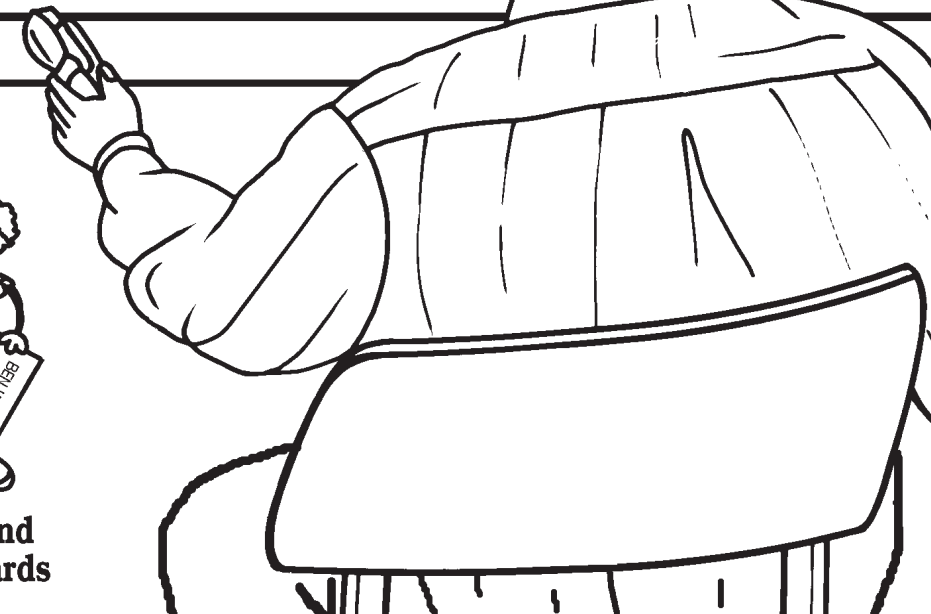
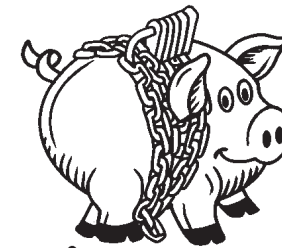
*Start Saving Today!*



**WE'RE OFF TO THE BANK!**

The bank was a large building located near our home. Outside, there were many people. Some were going into the bank and others were coming out. There were men, women and other children that were there with their parents, just like us! I brought my piggy bank too!

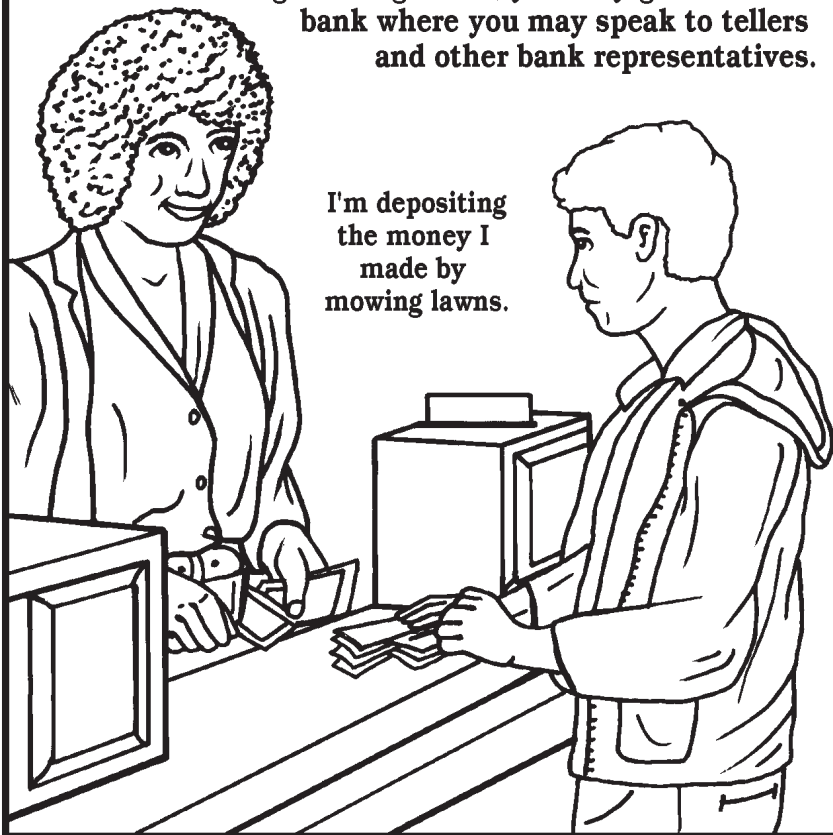
Katie and Ben were surprised to learn that their money was safer in the bank!



**OPENING OUR ACCOUNTS**

Mr. Brown told us about savings and checking accounts. He suggested that we open a savings account to start. He even explained how people use ATM and credit cards, which are also available through our bank. Ben wanted to know if his money was safer in his piggy bank. Mr. Brown laughed! "No. Believe it or not, your money is safer here at the bank! Plus, we pay you interest on your money!"

During banking hours, you may go inside the bank where you may speak to tellers and other bank representatives.

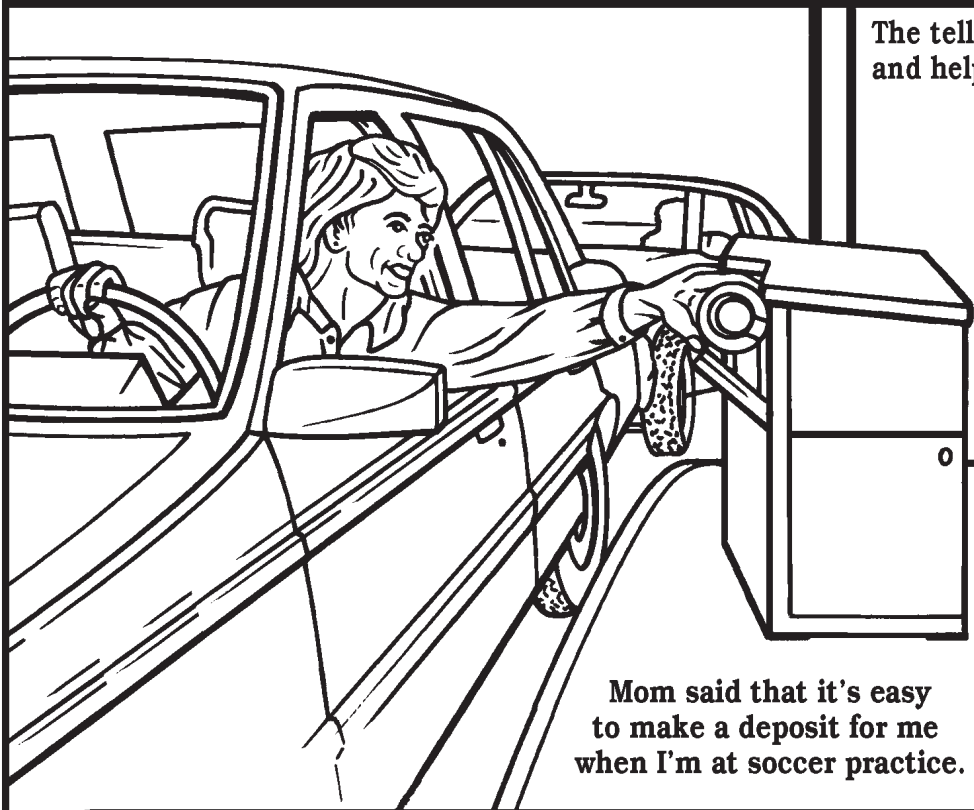


I'm depositing the money I made by mowing lawns.

Remember, never give your security code to anyone.



The teller at the drive-up window is nice and helps us with all our banking needs.



Mom said that it's easy to make a deposit for me when I'm at soccer practice.



### DEPOSITS AND WITHDRAWALS ARE EASY TO MAKE!

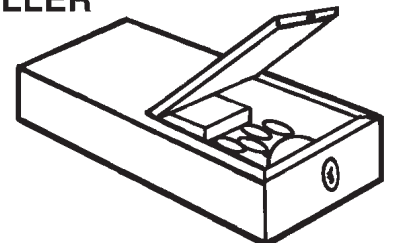
Banking has greatly changed over the last twenty years. In the past they were only open from 9am to 3pm and only three hours on Saturdays. Today, banks open earlier and stay open later to help our busy community. Drive-ups are a great help in bad weather and for families with children and the handicapped. ATM's are open 24 hours a day! You will get a special ATM card with your own code.

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

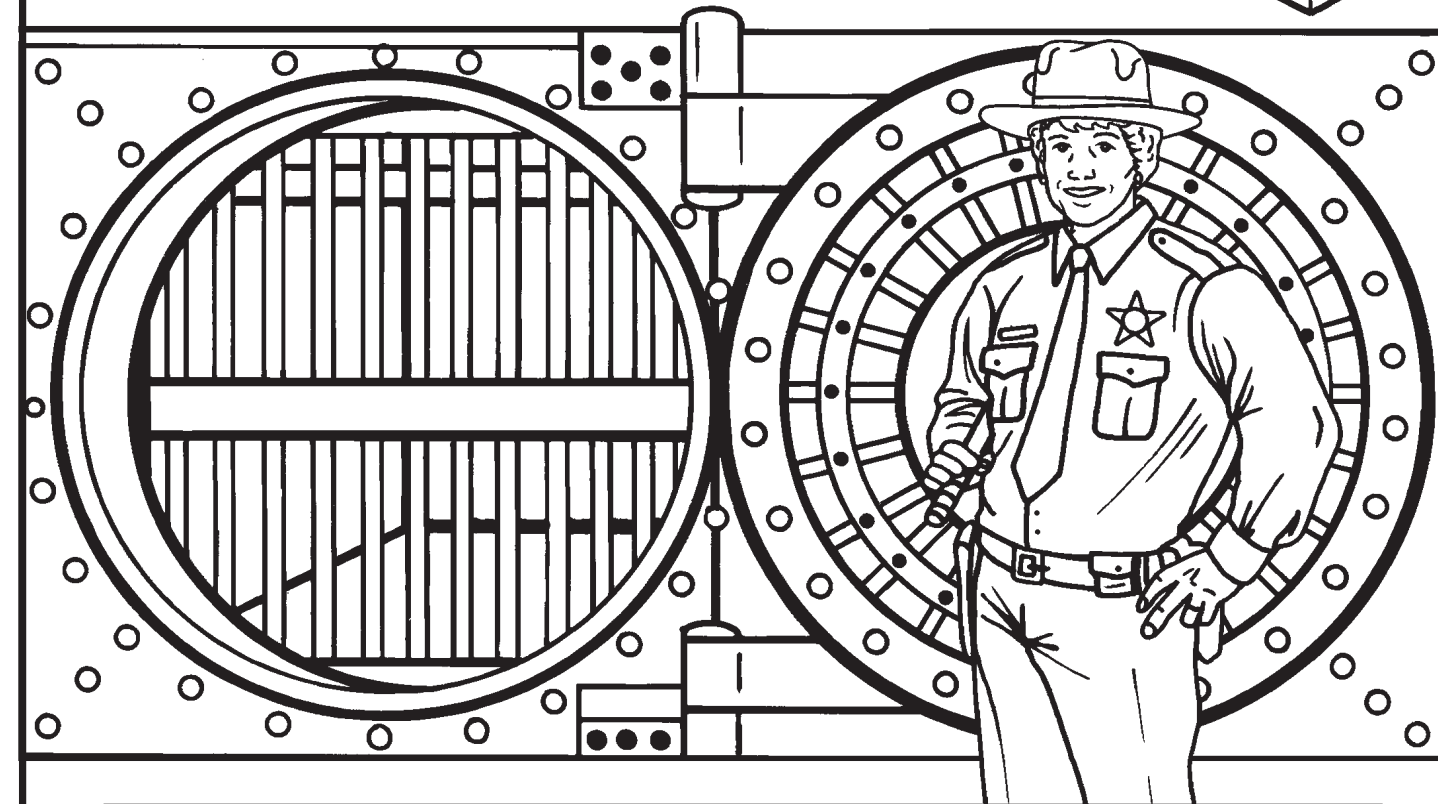
### WORD LIST

You may go forward, backward, up, down and diagonally! Good Luck!

- ACCOUNT ADD ATM BANK
- BALANCE CENT CHANGE
- CHECKING COINS COUNTING
- CREDIT CURRENCY DEBIT
- DIME DOLLAR EARN INTEREST
- LOAN MONEY NICKEL PENNY
- PIGGY BANK QUARTER
- SAVINGS TELLER
- VAULT

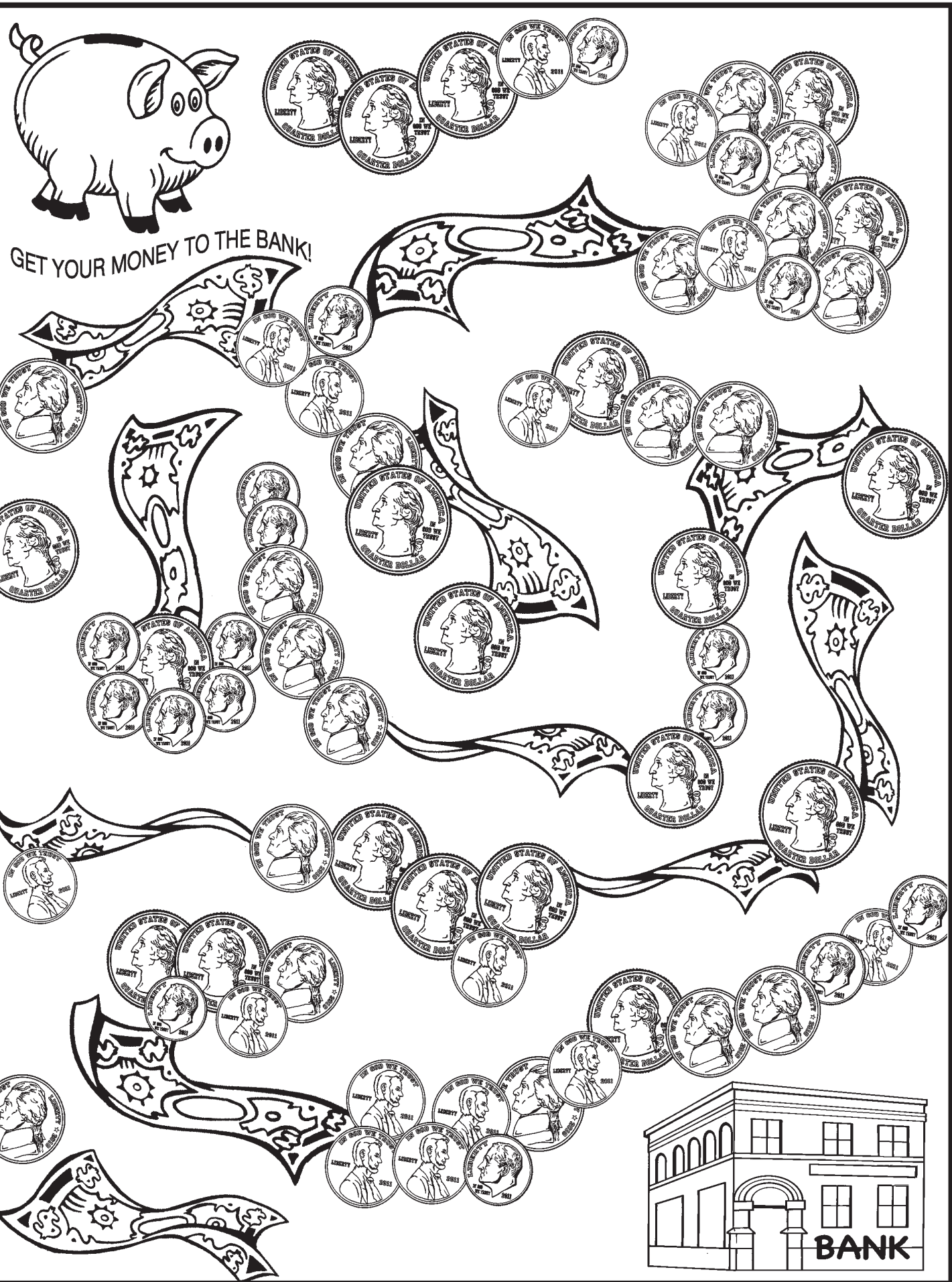


Inside the bank vault there are rows of safe deposit boxes. These are lockable metal drawers, available in many sizes. You may rent a box to store your valuables.



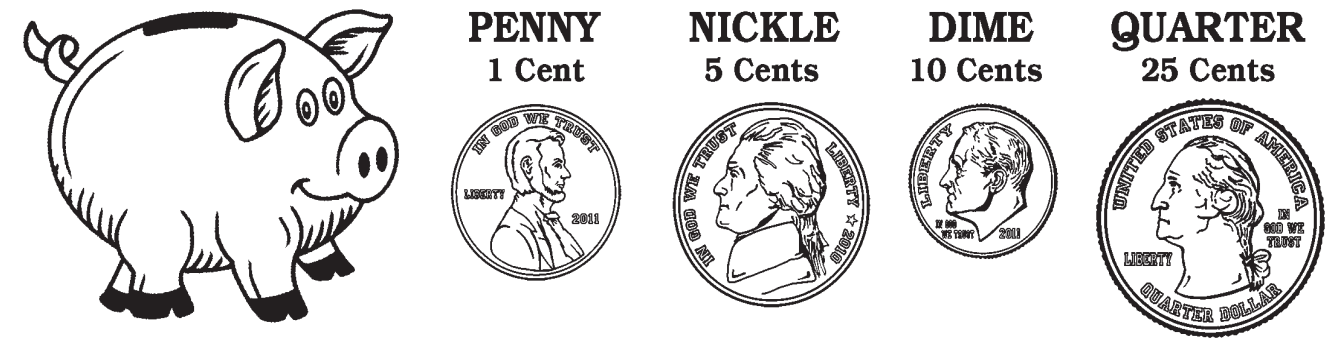
### VAULTS AND SAFE DEPOSIT BOXES





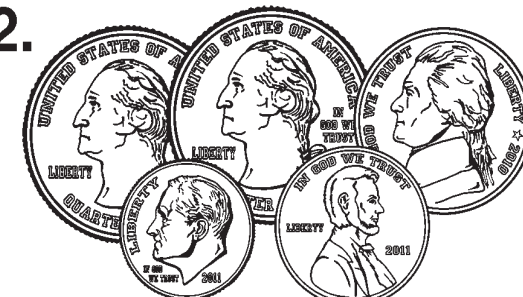



The bank vault is a ultra secure room where money, records, valuables and important documents are stored. It protects these items from burglars, fire and natural disasters. Bank vaults are stronger than safes. They are actually built into the wall of the building. Vaults have thick armored walls and a very secure lock. For security, two bankers must always be in the vault together!

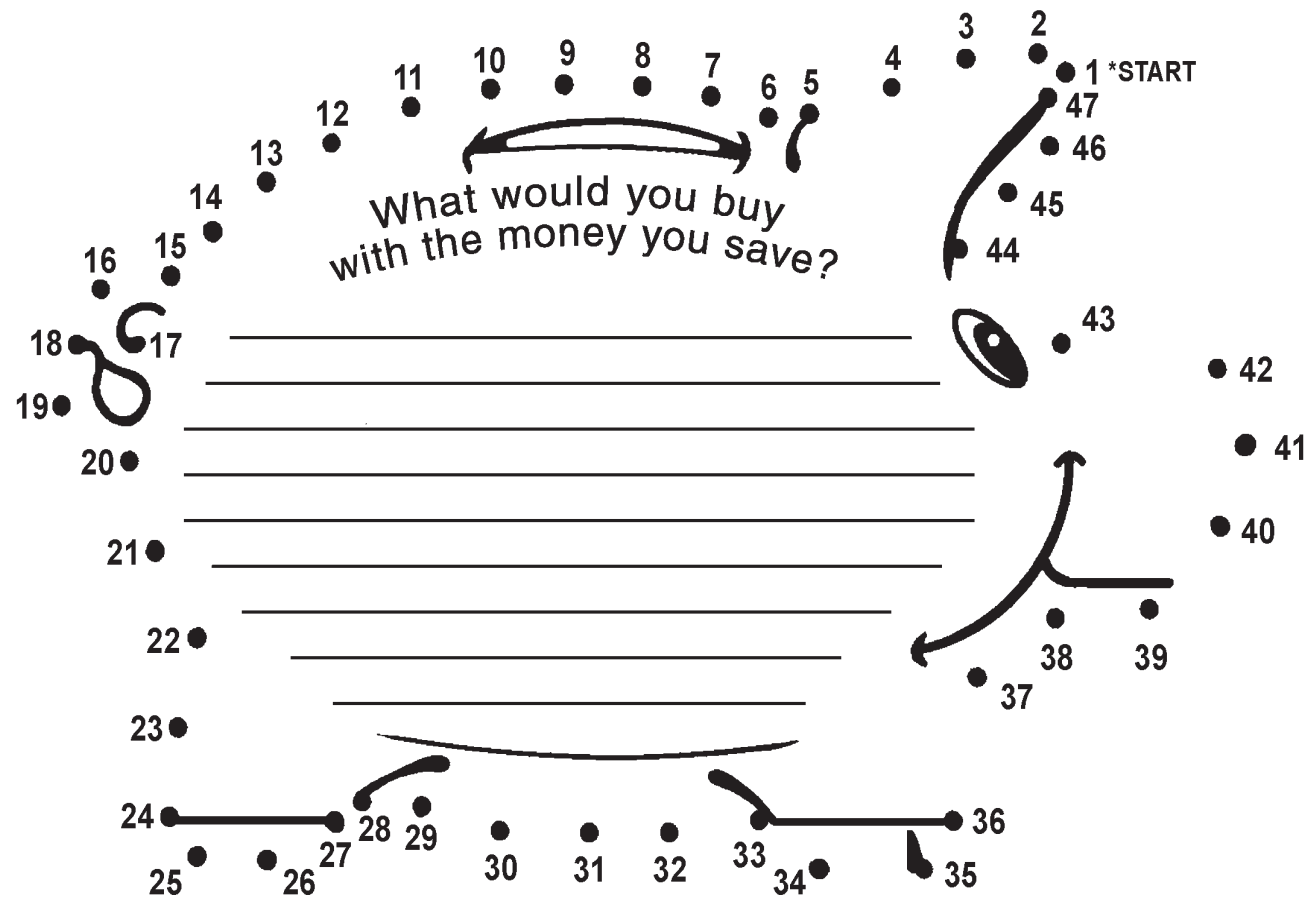


# TAKE THE PIGGY BANK CHALLENGE!

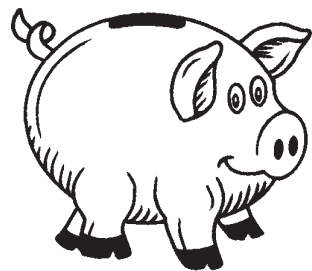
Add up the coins in each group to find the amount of change.



<p>1.  _____ ¢</p> <p>3.  _____ ¢</p> <p>5.  _____ ¢</p> <p>7.  _____ ¢</p>	<p>2.  _____ ¢</p> <p>4.  _____ ¢</p> <p>6.  _____ ¢</p> <p>8.  _____ ¢</p>
--	--



Go to your neighborhood bank to find out what kind of account is right for you. You can save money for toys, books, games, vacation stuff... even college!



### BREAK THE CODE!

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z

$\frac{2}{1}$   $\frac{14}{11}$   $\frac{19}{16}$  are here to  $\frac{8}{5}$   $\frac{12}{16}$  you  $\frac{19}{1}$   $\frac{22}{5}$  !

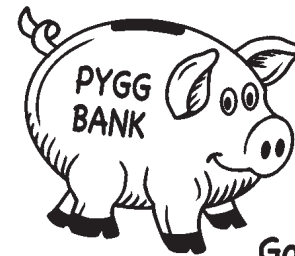


It's  $\frac{14}{5}$   $\frac{22}{5}$   $\frac{18}{18}$  to early to start  $\frac{19}{1}$   $\frac{22}{9}$   $\frac{14}{7}$   $\frac{13}{15}$   $\frac{14}{5}$   $\frac{25}{25}$  !

$\frac{2}{5}$   $\frac{7}{9}$   $\frac{14}{14}$  saving  $\frac{14}{15}$   $\frac{23}{23}$  and  $\frac{23}{1}$   $\frac{20}{3}$   $\frac{8}{8}$  your account  $\frac{7}{18}$   $\frac{15}{23}$  !

### PIG-EEE SAYS "SAVINGS MAKES CENTS!!"

By just saving four quarters every week (that equals \$1 dollar a week), you can easily save \$52 dollars a year! The more you put in, the more you save!

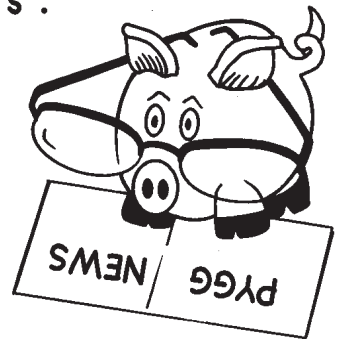


### WHY DO WE SAVE MONEY IN PIGGY BANKS?

Dogs burry bones, camels store water and squirrels gather nuts. Pigs however, have never been known to store anything! Here 'lil piggy, piggy. Just where did the piggy bank come from?

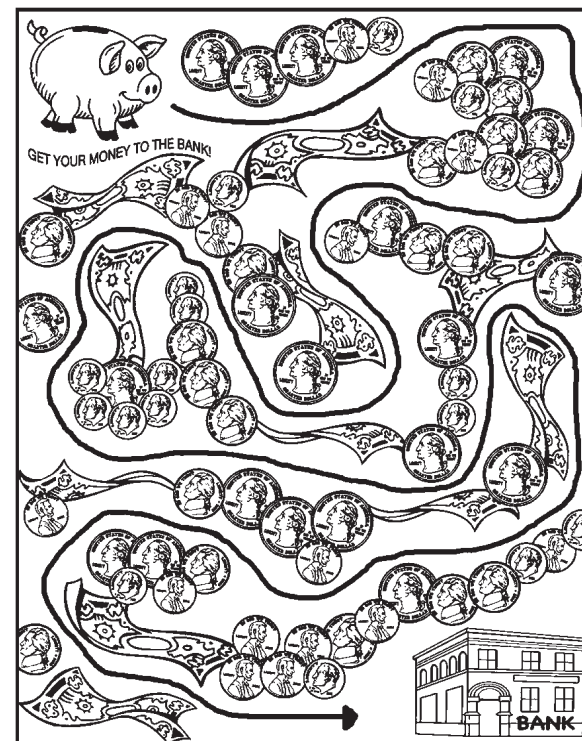
Going way, way back, there was a word in English, "pygg", which referred to an inexpensive clay. This was used for making all kinds of household objects, including jars and small dishes for storing money. Whenever a housewife had some extra coins, she would drop them in her "pygg jars".

"Pygg" was originally pronounced "pug". Due to changes in dialects, accents and mispronunciation of the "y", the word "pygg" came to be pronounced the way we now say "pig".



At first, the banks were shaped like pigs as a joke! BY the 18th Century, the "pygg jar" had become pig bank. Potters began casting the bank in this shape.

PAGE 8



PAGE 9

- 42 cents,
- 66 cents,
- 80 cents,
- 91 cents,
- 47 cents,
- 19 cents,
- 37 cents,
- 76 cents

PAGE 10

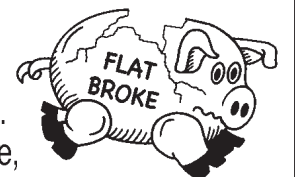
- BANKS are here to HELP you SAVE!
- It's NEVER to early to start SAVING MONEY!
- BEGIN saving NOW and WATCH your account GROW!

### ANSWER KEY

PAGE 7

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

### COOL MONEY FACTS!



- \* A million \$1 bills weigh 2,200 pounds.
- \* A quarter has 119 grooves on its edge, a dime has one less groove.
- \* A mile of pennies laid out is \$844.80. By this standard, America is about \$2.5 million wide, coast to coast!
- \* If you had 10 billion \$1 notes and spent one every second of every day, it would take 317 years for you to go broke!
- \* The US Mint produced 14,413,236,610 coins in 2002.

# Certificate of Recognition

**Now that I have read this book, I will start saving my money in a simple bank at home.**

**I will try to find ways around the house or neighborhood to earn more money. I will save a good portion of the money in my bank.**

**If I get an allowance, I will promise to complete all my chores. I will save some of this money.**

**I will go to the bank with my parents and open a savings account when I have about twenty-five dollars saved.**

**I promise to spend my money carefully on things that really matter to me.**



\_\_\_\_\_  
signature

\_\_\_\_\_  
parent's signature

\_\_\_\_\_  
age

\_\_\_\_\_  
date

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