



MAKING CENTS

FOR KIDS

Jump into Saving! \$\$\$

With cool weather here and winter just around the corner, you can still enjoy the great outdoors. But wait! Maybe you outgrew your ice skates, or there's an awesome snowboard you spied at the store last week. Cool things take money, but with a savings plan, you just might score the stuff you really want before winter arrives.

Set a Goal

The first step to successful saving is to set your goal. Say you want ice skates that cost \$50. You have a choice. You could either save ALL your allowance in your

piggy bank every week until you reach \$50 – but then that means you don't get to buy anything else. A better way might be to set aside SOME of your money each week.

Do the Math

Next, figure out how long you have to save before you reach your goal. For example, if you get \$8 a week for allowance, set aside \$5 each time. If the ice skates cost \$50, it would take you 10 weeks ($\$5 \times 10 = \50), or about two-and-a-half months, to save enough to buy the skates. If you want



them sooner, you'll have to save more each week, or earn extra money doing chores for your parents or a neighbor.

We Can Help You Save

North Shore Bank makes saving easy with Seymour Savings, a savings account for kids 12 and under. No minimum amount is required and you will earn fun rewards while learning to save. You'll be ice skating in no time!

Mixed Up Money Words

Uh oh – these 10 words about money got all mixed up! Can you unscramble them? Write down your answers in the spaces provided. Good luck!

- | | |
|---------------------|-------------------------------|
| 1) pneny
----- | 6) giygp nabk
----- |
| 2) lolard
----- | 7) tmin
----- |
| 3) svngai
----- | 8) sach
----- |
| 4) ghnace
----- | 9) nobd
----- |
| 5) rauqter
----- | 10) hrotn oserh knob
----- |

5) **Quarter.** The U.S. Mint's 50 state quarters' program honors each state with its own quarter.

6) **Piggy bank.** This can be a good place to keep money safe, but we can help your money grow. It can earn interest in a Seymour Savings Account.

7) **Mint.** The U.S. Mint makes coins.

8) **Cash.** This is another word for money.

9) **Bond.** A type of savings that earns interest and the government promises to pay back.

10) **North Shore Bank.** We can help your savings grow. Come visit us today!

1) **Penny.** Abraham Lincoln is on the front of every penny.

2) **Dollar.** George Washington, America's first president, is on the front of this bill.

3) **Saving.** It's a good idea to save as much money as you can. Saving can help buy a big item, such as a bike or a video game.

4) **Change.** Make sure to double check that you get the right amount of change back when you buy something.

ANSWERS:



Color Seymour Savings

Seymour Savings is a smart bird! He likes his classes at school. Here is a picture of Seymour for you to color.

For more coloring options and to learn about Seymour Savings at North Shore Bank, visit us online at www.seymoursavings.northshorebank.com.