



MONEY TALKS

A MONEY NEWSLETTER THAT SPEAKS TO YOU
brought to you by the ABA Foundation

Money Does Grow, But Not on Trees

Have you ever heard the phrase “money doesn’t grow on trees”? That’s partially true. Money can grow, only not on trees. A savings account is the best environment in which to grow money.

Dollars, quarters, dimes and even pennies can grow—they just need the right environment. Try to put a penny aside and double it every day. You’ll see your money growing fast and will have almost \$82 after only two weeks.

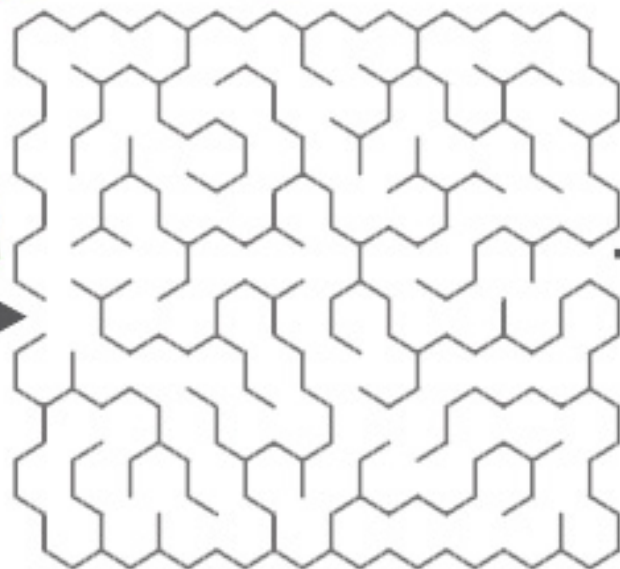
The next time you get your hands on some money, give it a chance to grow by putting it in a savings account. If you don’t have a savings account, ask your parents to help you open one at their bank. Most banks offer special accounts for young beginning savers just like you.



Help your money find its way to the bank.



START



Here's a Tip!



Is college in your future?

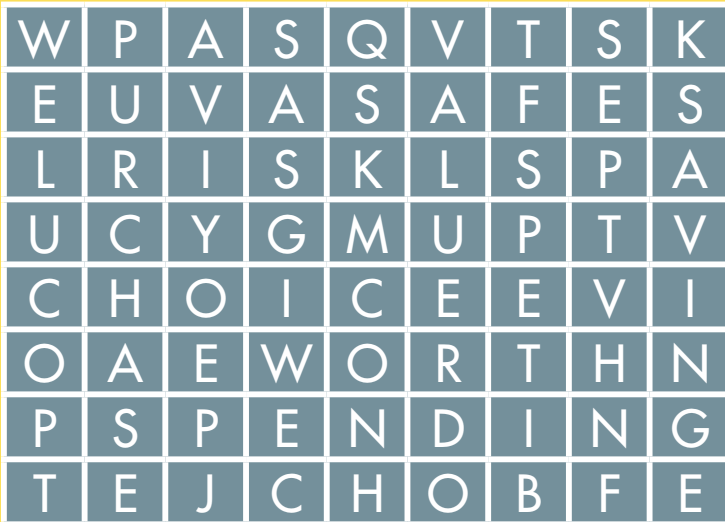
A recent study shows that a kid with a savings account is more likely to attend college.

So start saving now!



CITIZENS STATE BANK





Find the savings words.

- CHOICE
- SAVING
- PURCHASE
- SPENDING
- RISK
- VALUE
- SAFE
- WORTH

Review the words to the left.

Find and circle the 8 words listed in the puzzle.

HINT* Words may appear straight across or up and down.

Needs vs Wants



When it comes to saving and spending money, you always have a choice. Ask yourself: Is it something that you need, or just something that you want? Needs are something that you cannot live without, such as food, a home, shoes and clothing. Wants are things that you'd like to have, but that you can live without. Deciding needs and wants can play a big role in helping to save money.

Ask Money!



Dear Money,

I'm having a hard time getting started saving. Each time I get some money, I spend or lose it. Can you help?

Sincerely,
Wanting to Save

Dear Wanting to Save,

It's easy to spend and lose money. Saving money ... now, that's the challenge! The next time you get some money, decide how much you'd like to save before you think about what to spend it on. Then, put that money aside. Do this each time you get money and you'll soon have sizeable savings. Then, get your parents to take you to the bank and make a deposit in a savings account.

Happy Saving!

Here's a Tip!



Cut little wants like toys and treats. Save for a big want like a bike or gaming system.

