

MONEY CLIPS



FALL 2016

Make this the BEST SCHOOL YEAR EVER

A new school year comes with so many possibilities. Is this the year that you'll ...

- Ace the spelling bee or start reading more books?
- Learn cool things about history or create a science project that blows your mind?
- Develop your sports skills or star in your own song and dance routine?

Don't waste a minute. These steps can help you make this school year your best one ever:

- 1

Set goals. It's easier to stay focused and achieve what you want when you define your goals in detail. You might want to earn certain grades, learn new skills on a musical instrument or enter a science fair.
- 2

Study hard. Do your homework at the same time every day. Turn off distractions like the TV, phone and video games. When you have a big project, break it into smaller pieces and work on them one at a time.

- 3

Feel your best. Be sure you get enough sleep — even if that means going to bed a little earlier! Eat healthy meals and snacks, and be sure not to skip breakfast. Get some exercise. You should be active for at least an hour every day.
- 4

Use all the learning tools you can. Go to the library at your school, and ask your parents if you can visit your community library. You'll find interesting books and much more. Talk to your parents about which websites are safe for you to visit.
- 5

Practice. If you're learning a skill — sports, music or even throwing a yo-yo — you have to work at it over and over again. That's how you get better.



Set a goal for your savings account and make deposits until you reach it.

Do you like to play hide and seek?
Eight popular hiding places are hidden in the word find below. Can you find them all?
(Words may be up, down, backward or forward.)

ATTIC
BASEMENT
BED
BLANKET

BOX
CLOSET
TENT
TREE

R	N	E	T	A	B	M	L	S	O
E	C	J	R	O	N	T	A	B	S
T	L	N	E	K	A	F	T	L	E
B	A	S	E	M	E	N	T	A	T
O	K	D	B	O	V	L	I	N	B
X	N	P	X	E	I	T	C	K	A
H	T	R	A	T	S	N	A	E	L
G	E	M	C	L	O	S	E	T	I
T	N	I	L	A	B	E	K	W	N
O	T	S	R	N	D	E	B	A	X

HIDE and SEEK Word Find

“Hiding” money you earn or receive as gifts in your savings account is a great way to keep it safe. Plus the money you save earns extra money to help it grow.

When you want to use the money you've saved, it's easy to seek out. You'll find it right where you left it — in your savings account!



MORE > FIX THE FLOWER POTS MATCH GAME

How to be the HEAD OF STATE

Have you ever wondered if you could be the president? Well, you can. All you need is a plan. To start, one great idea is to build savings now that could help pay for college later. The president has a big job and needs to know a lot about the world. So if you do want to be president, it's good to know what the president does.



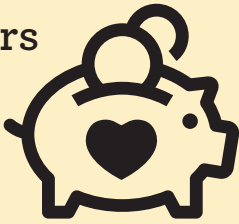
The president is the head of the executive branch of our government. He or she works with 15 people chosen to help carry out laws. Those people are called the "Cabinet." The laws help make sure the whole country can be a fair place for everyone to live and work.

The president is also Commander in Chief of the armed services — like the Army and Navy. The president has to decide when, where and how those people should be sent to help others. Sometimes the president will send troops to stop wars. Other times they will go to areas of the U.S. that have had a natural disaster.

If you do become president, you'll need to be a good writer and speaker. You'll have to represent the United States to foreign leaders. If you work hard, save for college and stay focused, you could represent your country someday. So, start saving with your savings account and start practicing your public speaking today.



Save your pennies to help others



Growing up, you probably learned that sharing feels good. Sharing your stuff is one way you give. Now that you're older, you can give in other ways too. The holidays are a good time to think about those who have less than you do, who can maybe use a little help. How can you make a difference? There are lots of ways:

- If you get a weekly allowance, set aside some of that money every week in your savings account.
- Help your neighbors with yardwork or chores.
- Donate toys you no longer play with.
- Give away clothes you've outgrown.
- Organize a food or toy drive at your school.
- Participate in a run or walk to raise money for a good cause.

There are so many ways to give. Saving your pennies is one way. Giving your time and energy to help someone in need is another way. Can you think of more?

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FIX THE FLOWER POTS MATCH GAME

Oops! Someone left these flower pots outside and they got broken. Can you match each broken piece to the correct flower pot? Check your answers below.

Do you have a piggy bank full of coins? Don't let it get smashed up like these flower pots! Deposit your money into your savings account.



Answers: 1-2, 2-11, 3-14, 4-8, 5-13, 6-9, 7-10