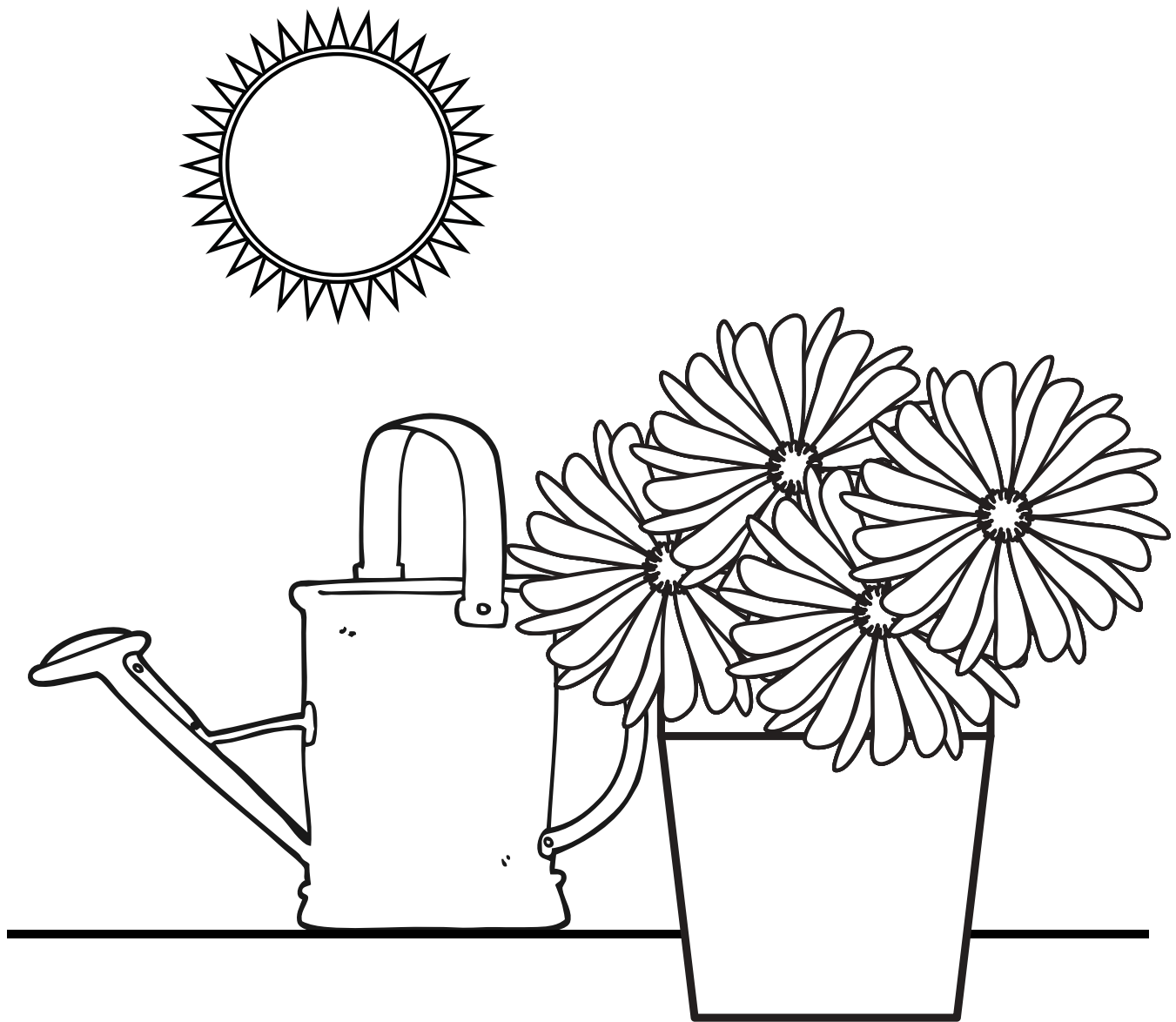


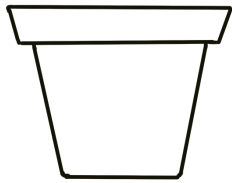


Grow Your Savings



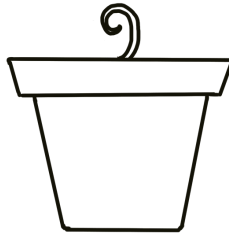
Youth Coloring & Activity Book

Money Concepts



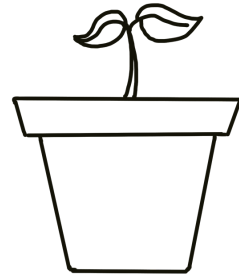
Income

Money that you earn from a job (or allowance).



Save

Put your money away instead of spending it.



Credit Union

A safe place to save money.



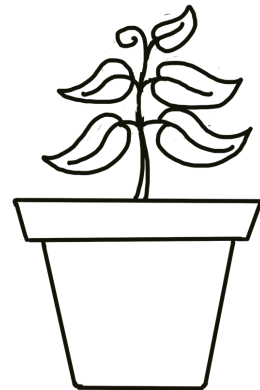
Savings account

A safe place to keep money — and it earns interest!



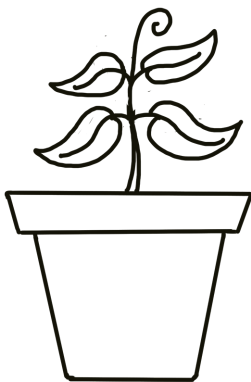
Certificate

A way to save and earn more interest, but it takes time.



Deposit

When you put money in your savings account.



Interest

Money your bank or credit union pays you to look after your money.



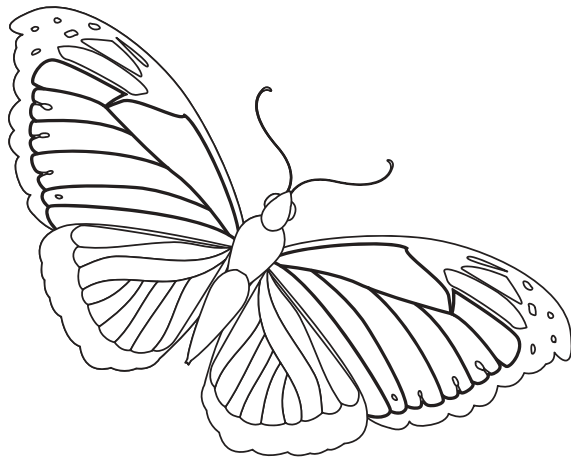
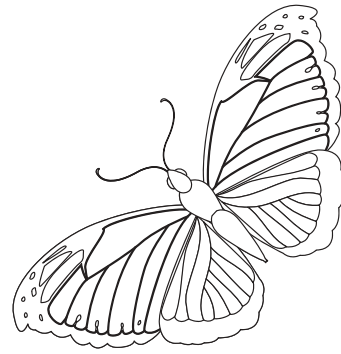
Compounding Interest

Your interest is added into your account, and it earns interest too!



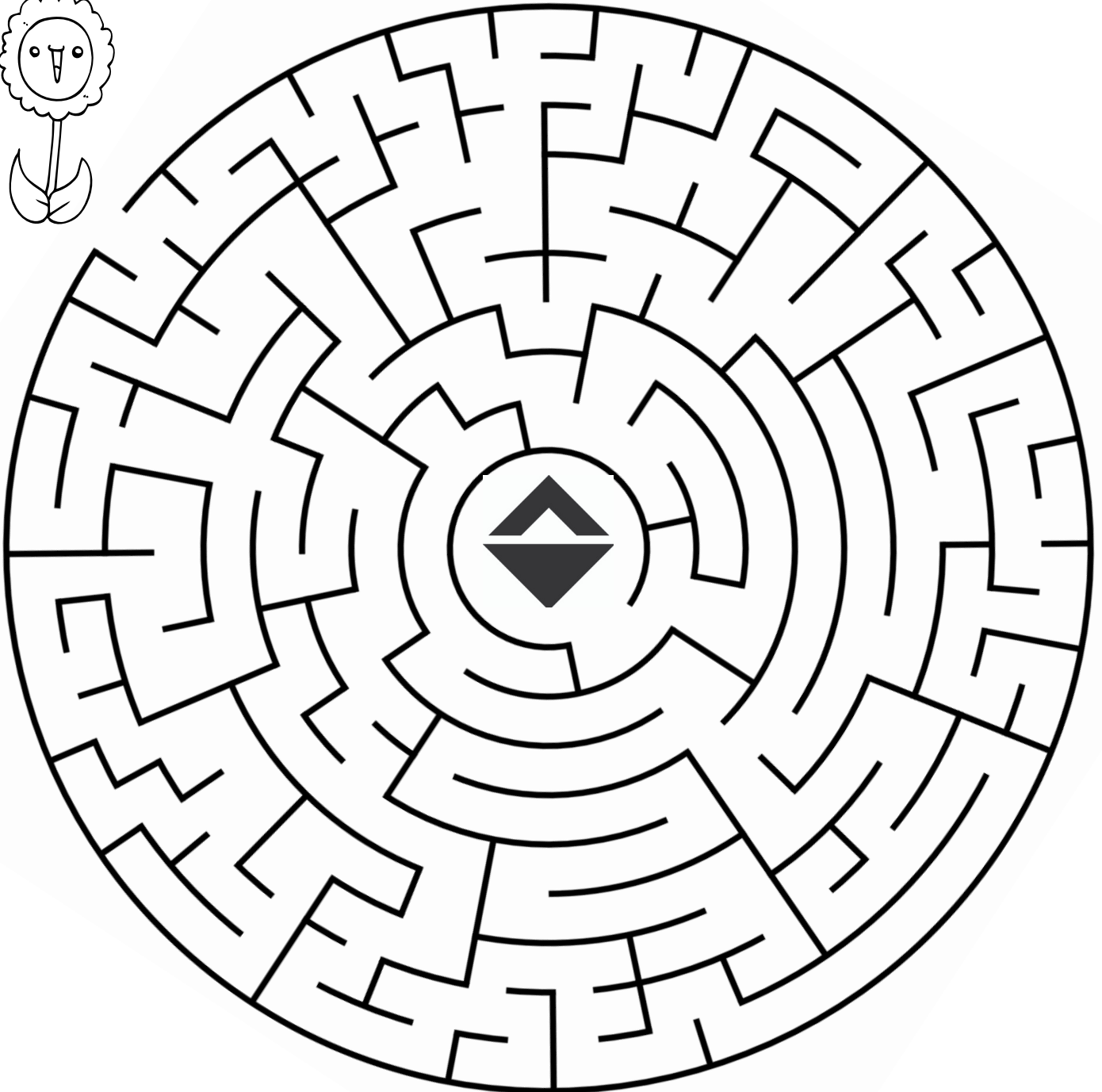
Time

The secret to building your savings.



Open a Savings Account

Sunny wants to open a savings account. Help him get to SESLOC Credit Union!



Word Search

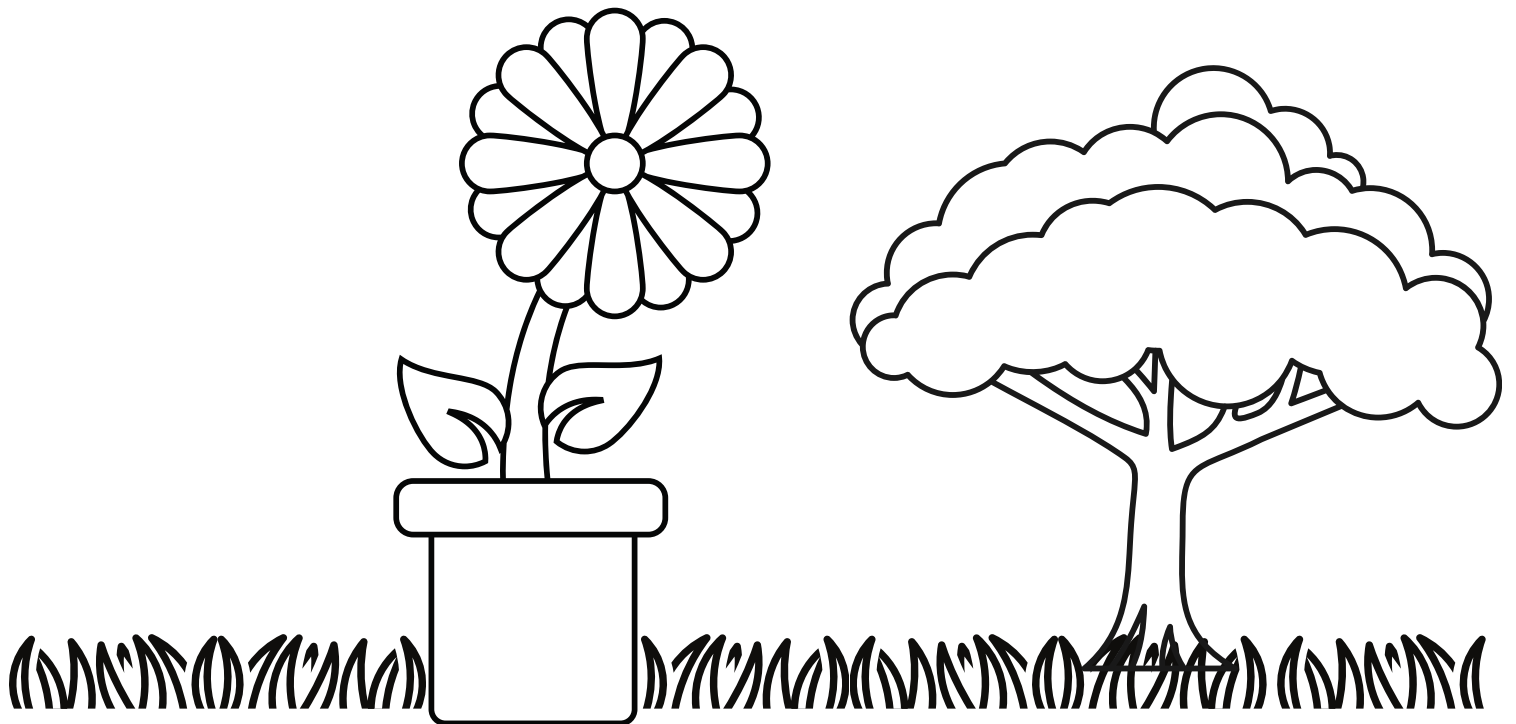
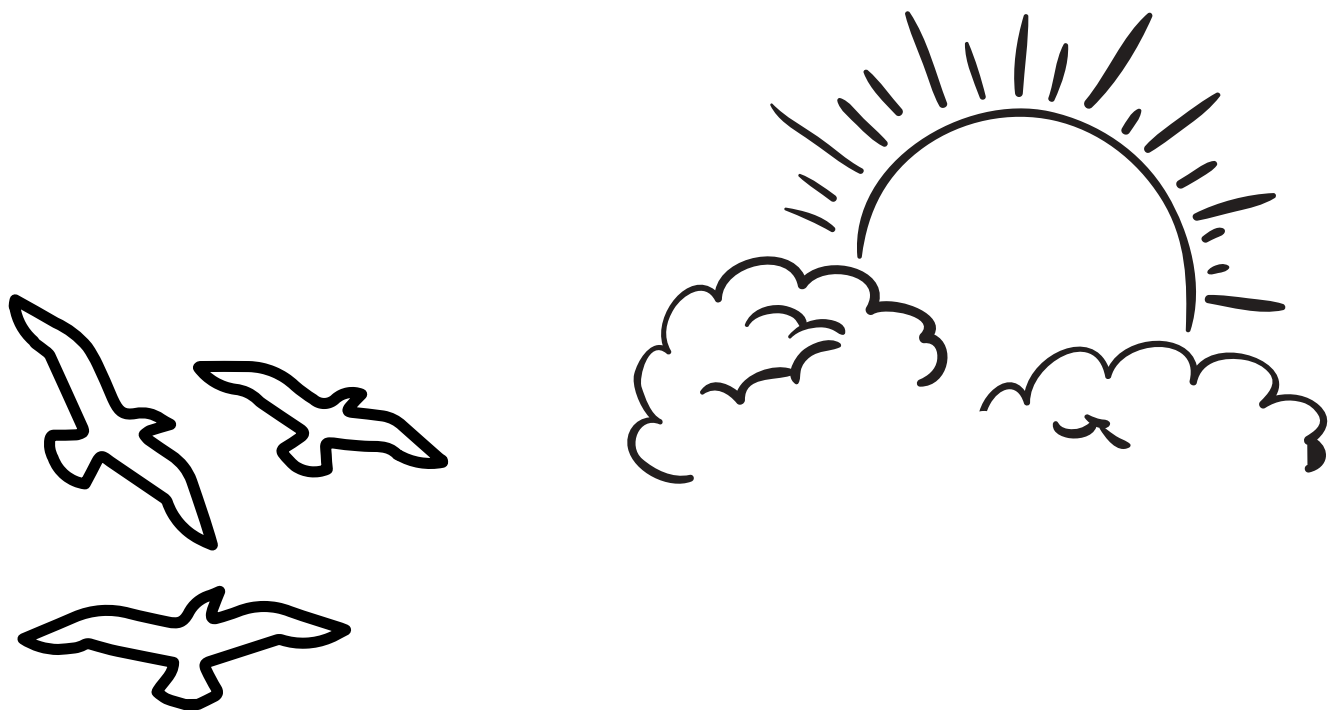
O A N	G E G
Y E N O M C	E D O G D Z
J C N B P R K T Q	R C L T H S U W M
O G G U B Y D A L	E Z B K S O F Z D
V Q I H Q E H P K X	O V C Q A M A L A V
S G G J Y W G P T D	S A Z R K U Z O Z O
U U P T S G N I R P S	Z U S G N N P T W R F
Q N N S L W E W D D B G E M O C N I M E Z I	
F C Y E Q L O U B W A D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

ACCOUNT
CLOUD
COMPOUNDING
CREDIT UNION
DEPOSIT

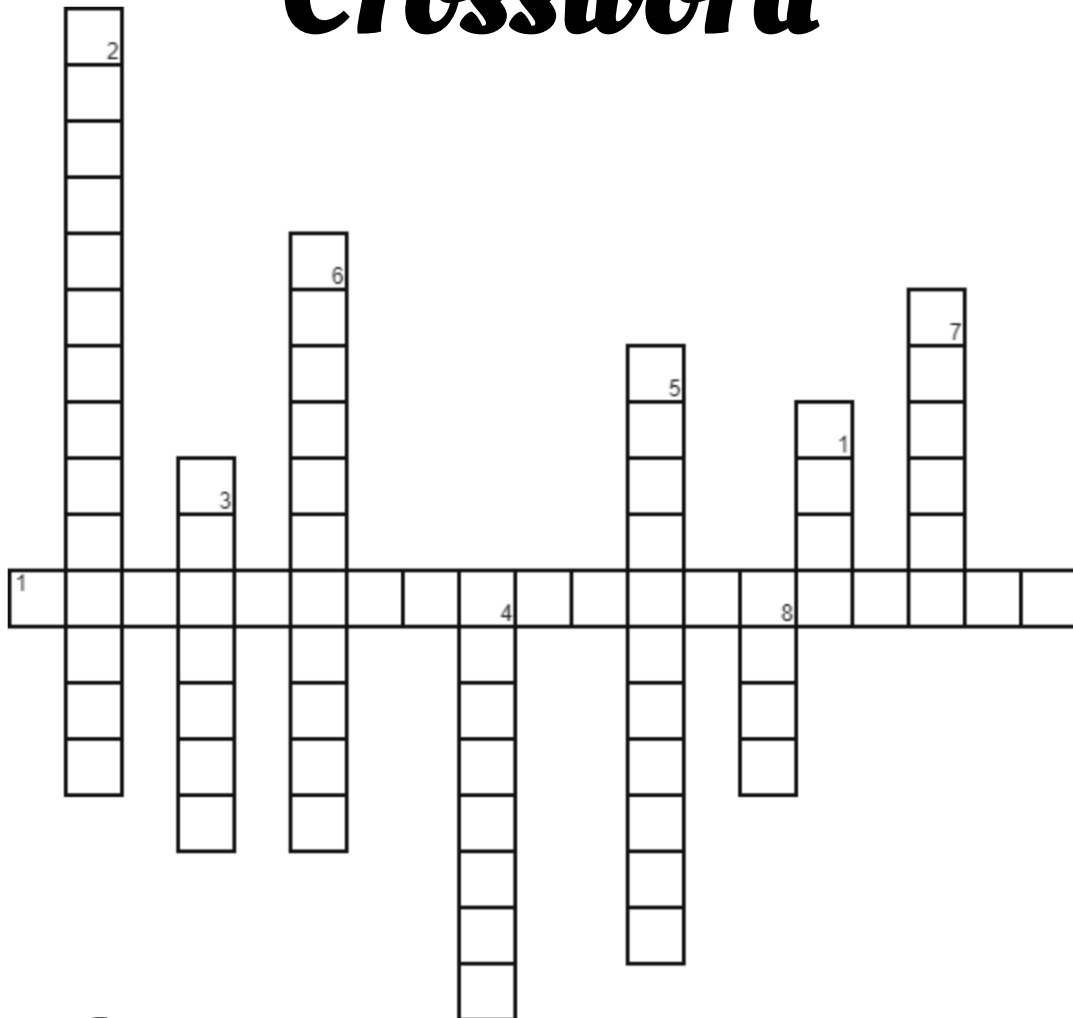
FLOWER
GRASS
GROW
INCOME
INTEREST

LADYBUG
MONEY
SAFE
SAVE
SAVINGS

SESLOC
SPRING
SUN
TIME



Crossword



Across

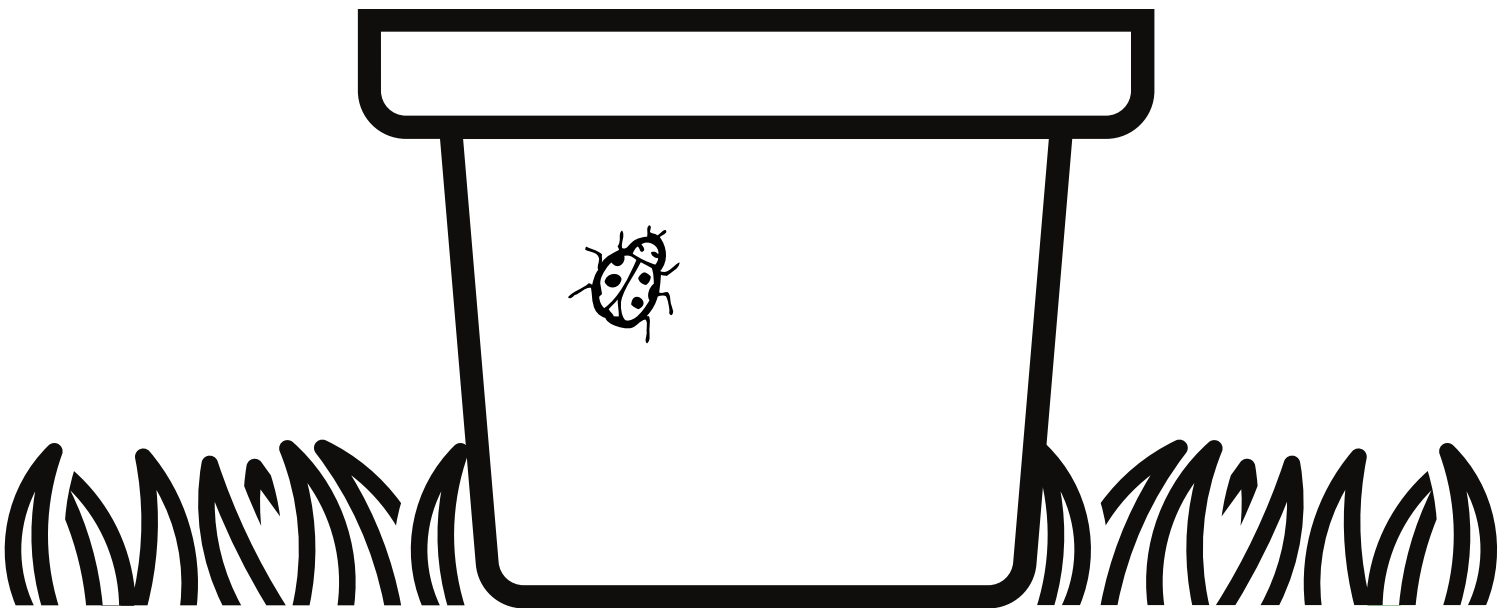
1. Your interest is added back into your account, and it earns interest too!

Down

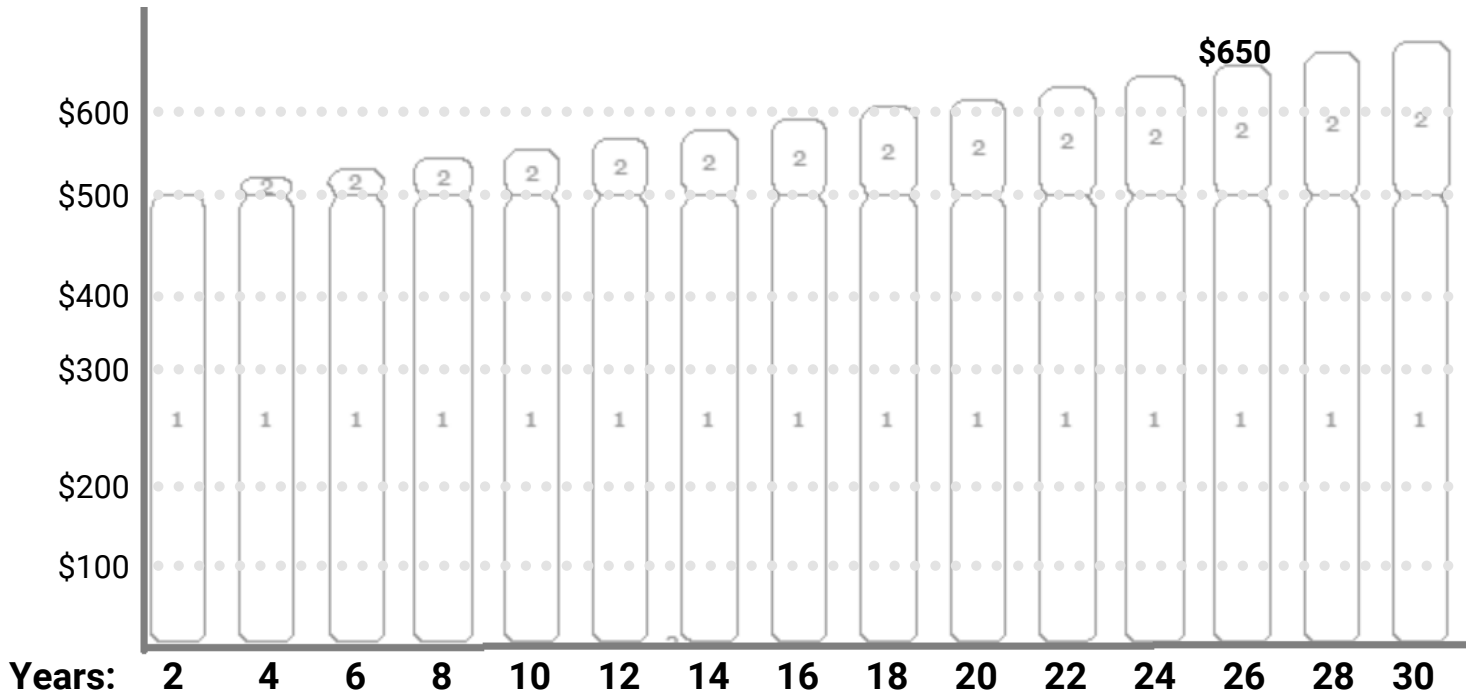
1. When you put your money away instead of spending it.
2. A safe place to keep your money — and it earns interest!
3. When you put money into your savings account.
4. Money your credit union or bank pays you to let them look after your money.
5. A way to save and earn more interest, but it takes time.
6. A safe place to save your money.
7. Money that you earn from your job (or allowance).
8. The secret to building your savings.

"Grow" a Flower

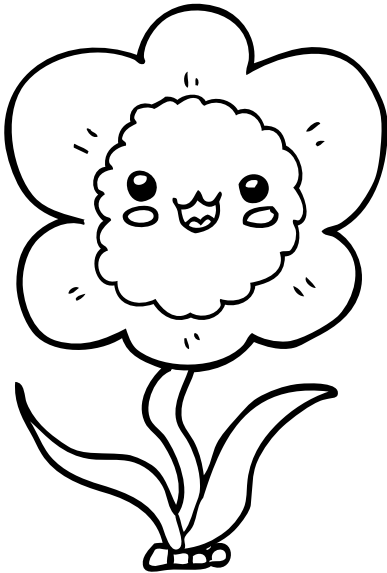
Draw a flower and finish this picture!



Watch the Savings Grow!



Daisy got \$500 for her birthday! She deposits it into her savings account. Her savings account earns 1% interest.



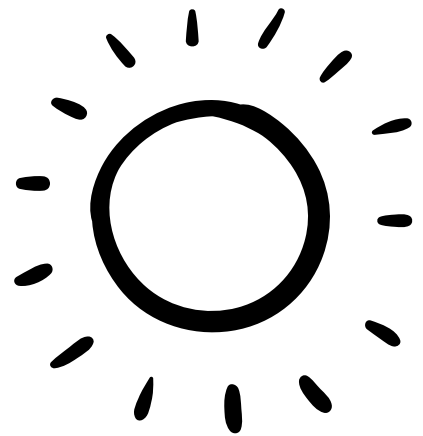
To see her savings grow:

- Color her original deposit (1) **blue**.
- Color her interest earned on the original deposit (2) **green**

Daisy doesn't deposit any more money, but what happens to her savings?

How much is in her savings account after 18 years?

When does she have \$650?



What do you think will happen if Daisy deposits more money into her account?

