Synergy Cents

From the desk of *Penny D. Pelican*

Synergy Bank MEMBER FDIC

Hello, my friends!

I hope you all have had a great start to the school year and are enjoying learning about new things every day! What is your favorite subject? My favorite subject is math – that is probably why I love to save and count money so much!

When dealing with money, we use math all the time! We can count our dollar bills and coins, as well as practice adding and subtracting. When we put money into our savings account, we are adding to it. When we take some of our money to spend, we are subtracting.

We can practice math in other ways too. Next time you are at the grocery store with your parents, try adding together the prices of what is put in the buggy. That way, you will know about how much you will pay before you even get to the register!

Now when you are in math class, think of all the ways you can use what you are learning to help you save your money. Keep up the great work!

Your Feathered Friend,

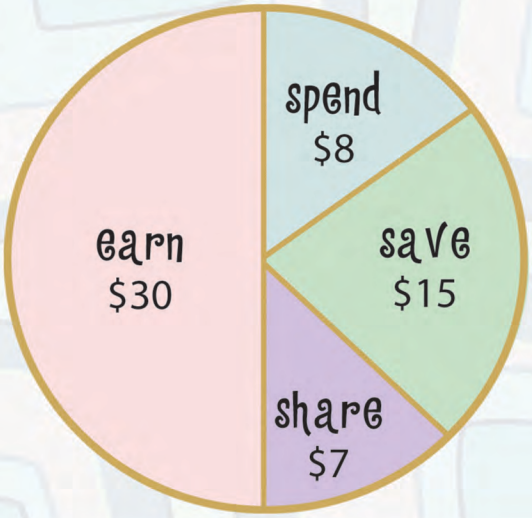
Penny D. Pelican

Come visit me anytime at banksynergy.com/penny

a piece of the money pie

You can help plan how much money you will earn, spend, save, and share in a month by creating a money pie. This month, Penny plans to earn $30 by doing her chores for an allowance. Look at her money pie for how she plans to spend, save, and share the money she earns.

Use the circle on the right to create and color your own money pie. Remember, you must earn money before spending, sharing, and saving!



how many does it take?

Can you guess how many coins it would take to buy each snack below? Remember, there can be more than one right answer because you can add different coins together to reach the correct amount.

Popcorn
$3.50

Quarters: _____
Dimes: _____
Nickels: _____
Pennies: _____

Ice Cream
$2.30

Quarters: _____
Dimes: _____
Nickels: _____
Pennies: _____

Bag of Chips
$1.13

Quarters: _____
Dimes: _____
Nickels: _____
Pennies: _____

Quarter
25¢

Dime 10¢

Nickel 5¢

Penny 1¢

make your own piggy bank

The safest place to save your money is in your Synergy Savings Account, but if you need a place to store your change in between visits to the bank, here is an easy way to make your very own piggy bank.

Here's what you'll need:

- 1 empty rectangle tissue box
- 4 empty toilet paper rolls
- 4 pieces of same color construction paper for body
- 4 pieces of pink construction paper for face
- Glue or tape
- Scissors
- 1 small piece of pipe cleaner*
- 2 google eyes*

*Optional

1. Trace a side of your tissue box on the construction paper that will be your piggy's body. Do this for each side of your box.

2. With the help of a parent, cut out the squares and glue or tape to the sides of your box. Ask an adult to cut a slit in construction paper where there is a slit in the box. This is the top of your piggy bank where you will put in your change.

3. Cut a large circle for the head, smaller circle for the nose, and two triangles for the ears in the pink construction paper.

4. Use the remaining pink construction paper to cut strips for the legs. Wrap the paper around the toilet paper rolls and then glue or tape.

5. Turn your piggy bank upside down to glue or tape the four rolls to the bottom to make legs. If using glue, let dry before turning back over.

6. Glue or tape your pig's face to the front of the box. Add google eyes, nose, and mouth or draw your own.

7. Lastly, twirl a small piece of pipe cleaner around your finger and tape or glue to the back of the box to make a curly tail.

You can also use an empty jar or shoe box as a place to store your money. Happy Saving!

word scramble

Can you unscramble these words? They all have to do with different parts of the money pie.

rnea

noceim

Vsea

sdpne

ahrse

naootidn

Look for the solutions at www.banksynergy.com/penny

parents corner

Do you get tired of your kids begging you to buy the latest toy or gadget at the store? Use this opportunity to teach them about earning their own money and then spending it how they choose. If you already give an allowance for chores, consider letting them help with the harder tasks like cleaning out the garage, raking the leaves, and working with you in the flower beds. Set a reasonable price for each task and make sure they hold up their end of the bargain before paying. This will teach them that you truly have to earn money and it doesn't come from the "money tree."

You can also encourage your child to be a young entrepreneur and start their own neighborhood lemonade stand or car washing stand. They will need start up money for this, so explain how you can loan them money for the supplies to set up their stand, but they should pay you back afterwards. You can even get the whole family involved in making signs and helping on the day of their event.

Another way kids can earn extra change is to recycle, which is also a great lesson on the environment. Set up a bag or box for them to save aluminum cans and plastic water bottles. In some places, you can get a few cents for each item. Depending on your child's age, you can also encourage them to babysit younger siblings or family members and help trusted neighbors with odd jobs.

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