

Synergy Cents

From the desk of *Penny D. Pelican*



Hello, my saving friends! Today I want to talk to you about being a good business leader of our community and ways that you can give back.

Even though you are young, you can still be a great business leader. You can find lots of ways to earn money, including owning your own lemonade stand, a dog-walking service, or even doing chores for an allowance. Once you work hard for your profit, the amount you have made after paying your expenses, you have the choice to spend, save, or share. Remember, it is a good idea to do a little of all three!

By spending money, you are putting money back into the community. This helps money flow between people and businesses, which helps keep the cost of your favorite things at the store low. Of course, it is always a good idea to save some of your profit in your piggy bank or Synergy savings account so that it can continue to grow and you can eventually use the money for something you really want.

Lastly, it is always nice to share a little of your profits with a charity or someone in need. This is how you can do your part to help the community. There are many places that could use your support here in our own neighborhood. Even a few dollars can make a difference! Don't have any money to give? That's okay! You can still help by volunteering your time. Places like animal shelters, the library, and local non-profit organizations can use your help to do small jobs. When you volunteer, you are doing work or a service for no money in return. I promise you will feel great about doing a good deed!

Our community is a great place - it is where we live, go to school, play, and work. As responsible citizens, we have a duty to keep it clean, safe, and a wonderful place to live. It takes lots of hard working people like you to make a difference in our loved community. Thank you for being a great citizen!



Come visit me anytime at banksynergy.com/penny

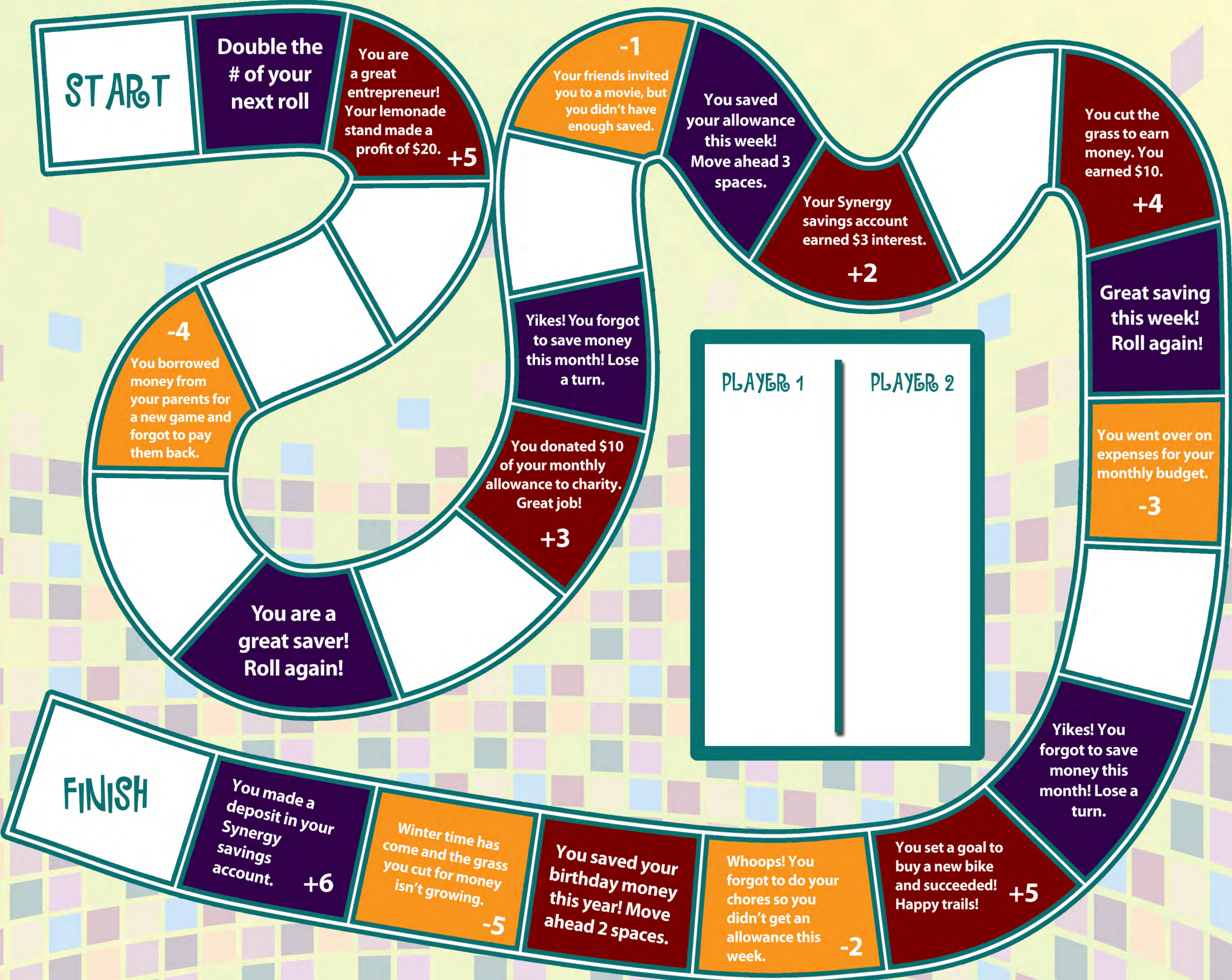
pennyopoly

What you'll need:

- 1 dice
- Scratch paper/pencil
- Token (can be coin or game piece)

Rules & Directions:

- Everyone's points start at zero.
- Roll the dice to see who goes first.
- On your turn, roll the dice and move the number of spaces on the dice.
- If you land on a purple square, follow the action.
- If you land on a red square, add the number of points in the square to your score.
- If you land on an orange square, subtract the number of points in the square from your score.
- After everyone has reached the finish line, the person with the most points wins!



parents corner

Teaching Finance While Beating Summer Boredom

While the kids are out of school during summer, there are many ways to keep their minds active and learning. Try to find games and activities that your children can play – or you can play together as a family – to help sharpen their math and finance skills. You may already have some of these games lying around your house or tucked in a closet. Games like Monopoly Junior, Game of Life, and Payday help reinforce how to count money, make decisions, and pay expenses. You can even come up with special ways to reward a job well done with real-life rewards, such as putting real money into their savings accounts as a portion of their winnings in Monopoly Junior.

There are plenty of other activities to help keep young minds active. Let their imaginations guide them in “pretend” playing by letting kids make their own money with paper and crayons. This not only encourages creativity, but can reinforce how to count money. While their drawings do not have to be exact, be sure to cut the coins to different sizes and help label them correctly according to size. This will help them remember that a real quarter is bigger than a penny. Once they have their coins and bills ready, take turns being the cashier and shopper of an imaginary store. Gather canned goods and shopping bags to make it seem real. Don’t forget to “pay” for your items using the pretend money and give correct change, reinforcing the principles of adding and subtracting.

Have you heard about our uSave account?

Between summer camp, dance class, little league baseball, and karate class, it seems there are always dues to pay for our kids’ activities. The uSave Club account was designed for those things that need a little extra saving throughout the year. You can save for anything you’d like; you pick the month you want your uSave check or deposit into your other Synergy Bank account. For more information or to open your uSave account online, visit banksynergy.com.



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