

*Penny D. Pelican*

## Parents' Corner

### Reassuring Kids In Challenging Times

As a parent, your attitude about financial matters has a huge impact on your children's sense of security and optimism. You can help them maintain a healthy outlook, even during challenging times.

First, be honest. Children are perceptive, and they know when you're not being straightforward. However, it is possible to say too much about money matters that your child doesn't understand and to create needless worry. So try to strike a balance that's appropriate for your child's age, and focus on the "big picture." It's important for children to understand that cycles – upturns and downturns – are part of life.

Always put a positive spin on money-saving lifestyle changes that you decide to make. For instance, walking to the store rather than driving not only saves on gas, it's good exercise! Make a game of finding ways to waste as little as possible and make the most of what you have.

Finally, use your particular situation as a way to teach the value of money and the importance of saving. Show children that while it's nice to spend money on the things you want, there's nothing like the secure feeling that comes with knowing you have a nest egg.

Life's most important lessons are often learned amid difficult circumstances. Teaching your children to see problems as opportunities in disguise is a gift that will serve them well

# Synergy cents



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# BANKING ON THE FUTURE

## What Is Money, Anyway?

Money is funny. When I think of money, I think of coins and dollar bills. But what if I agreed to wash my mom's car in exchange for some freshly baked cookies? Does that mean that cookies are money? What would happen if I took those cookies to a store and tried to buy something with them, or what if I tried to deposit them in the bank? It probably wouldn't work.

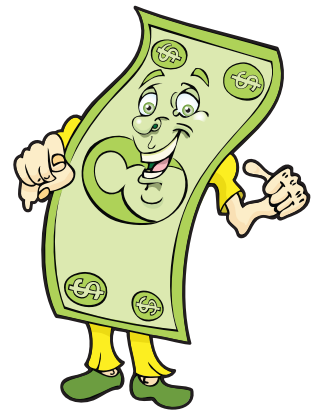
So just what is money, anyway?

Money is something that can be exchanged for things you want and need, but it has to be something common that everyone agrees on. The very earliest form of money was something called "barter" or trade. Let's say I was a farmer and you made clothes. I would trade you some of the food I grew in exchange for a warm coat. Later, people began using cows and other animals to buy things, and in some cultures, polished seashells and pieces of painted leather were used.

Today in the United States, we use paper dollar bills and coins. I put mine in a Synergy saving account!

If you want to learn more about money, there are lots of good books in the library, and your parents can help you find good information on the Internet. The more you learn, the more you can earn!

*Penny D. Pelican*



## Want to save money?

**1. DO WORK FOR YOUR NEIGHBORS. ASK THEM IF YOU CAN MOW THEIR LAWN OR CLEAN THEIR GUTTERS FOR A CERTAIN AMOUNT OF MONEY. (BE REALISTIC IN THE AMOUNT OF MONEY THAT YOU CHARGE.) IF YOU'RE GOOD WITH COMPUTERS, ASK IF THEIR COMPUTER NEED FIXING, OR IF THEY NEED SOMETHING INSTALLED.**

**2. BABYSITTING IS A GOOD WAY TO EARN EXTRA MONEY, ESPECIALLY ON THE WEEKENDS AND HOLIDAYS WHEN MANY COUPLES WOULD WELCOME A BREAK AND A NICE DINNER OUT. A GOOD STARTING RATE IS \$5 AN HOUR.**

**3. PICK UP EXTRA CHORES AROUND THE HOUSE. YOUR PARENTS MAY PAY YOU EXTRA IF YOU REGULARLY WALK YOUR DOG, TAKE OUT THE TRASH, TAKE OUT THE RECYCLING, CLEAN YOUR ROOM, ETC.**

**4. RECYCLE. ASK YOUR PARENTS IF YOU CAN COLLECT THE ALUMINUM CANS OR PLASTIC BOTTLES IN YOUR HOUSE, AND THEN TAKE THEM TO A RECYCLING CENTER. IN SOME PLACES, THEY WILL PAY YOU 5 CENTS FOR EACH ONE.**

**5. PUT YOUR MONEY IN A SAFE PLACE. THE BEST PLACE IS A SYNERGY SAVINGS ACCOUNT!**



# WORD SCRAMBLE Penny Games

**YRUCERCN**

HINT: A Form of money

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**YNPEN**

HINT: Smallest unit of United States money

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**DGLO**

HINT: Rare metal that is no longer primary money source

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**ECNEFNIA**

HINT: Management of money

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**CIRPE**

HINT: Cost of an item

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Goto Penny's Webpage for the answers:  
[www.banksynergy.com/penny](http://www.banksynergy.com/penny)

## WORD FIND

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

ACCUMULATE  
DEPOSIT  
PRESERVE  
PREVENT  
RESERVE  
RETAIN  
SAFEGUARD  
SALVAGE  
STOCKPILE  
STORE  
STOW