

# Synergy Cents

From the desk of *Penny D. Pelican*



Hello, my saving friends!

Did you know that money is not just coins and dollars? Money is anything that most people agree on as a way to exchange.

Before coins or paper money, people traded things. Some people traded fish in return for tools. Others traded chickens for wood. The idea of exchanging one thing for something else is called barter. It is still in use today! You could offer to help your neighbor clean their flower beds in exchange to swim in their pool for the afternoon.

Coins have been around since about 600 B.C. from Greek and Roman civilizations. That's a long time ago! Paper money was first issued in China in the 13th century.

The word "money" today refers to much more than just coins and dollars. It can come in many forms - checks, money orders, and stock certificates are a few.

An even newer form of money is electronic money. With computers and phones, we can exchange money electronically - without ever seeing the actual dollars.

Whichever form of money you choose to use, make sure you practice good spending habits and don't forget to save!

Your Feathered Friend,

*Penny D. Pelican*

come visit me anytime at [banksynergy.com/penny](http://banksynergy.com/penny)



# money match

Can you match these buildings and images on the left with the correct bills on the right?



White House



Lincoln Memorial



Independence Hall



Great Seal of U.S.



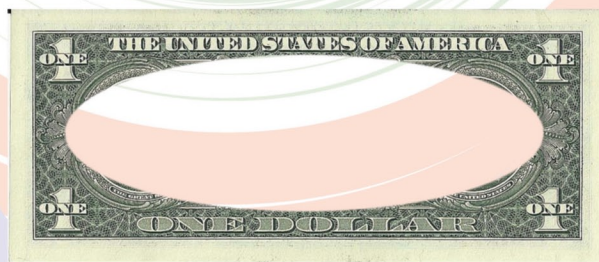
U.S. Capitol



U.S. Treasury Building



Signing of Independence





# word search

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

Can you help Penny find these words in the puzzle?

barter  
currency

dollar  
exchange

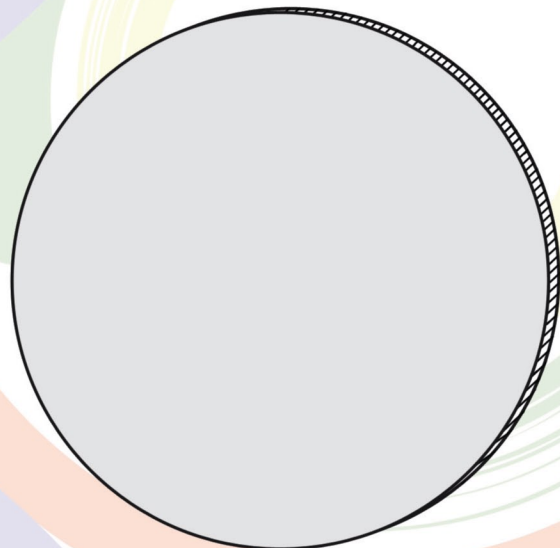
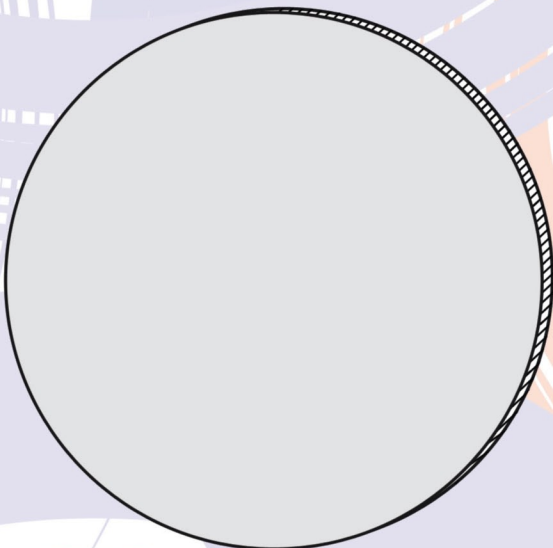
money  
watermark

security  
coins



# design your own coin

Gather the coins in your house and give them a good look. Whose picture is on the front? What image is on the back? All of our coins in the United States are produced by the U.S. Mint, but you can design your very own coin below! Use one for the front of your coin and the other for the back.



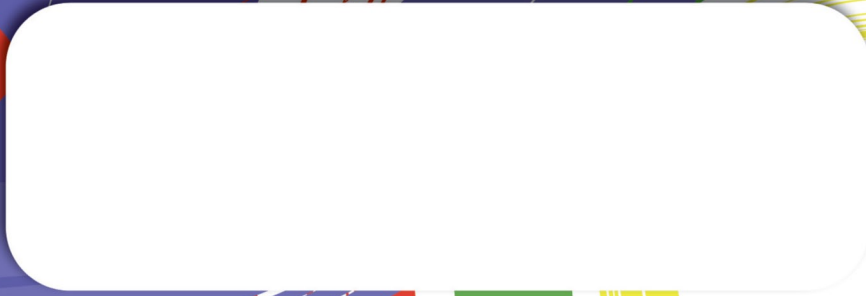


# parents corner

In the world of hand-held devices, the Internet, and mobile apps, our children can see how easy it is to spend virtual money. There is an added challenge to teaching kids about the value of money when they can make purchases without ever seeing or touching real dollars. While there are technological ways to prevent kids from accidentally purchasing things on your phone, you can use their interest in purchasing apps and music as a way to talk about financial responsibility.

Helping your child understand the difference between wants and needs is important. Explain that the difference between the need for food, water, and clothing is different than the want for new apps or games. You can also use this opportunity to teach your children about spending vs. saving by encouraging them to write down items they want to purchase in a notebook. If applicable, they can use their allowance or birthday money to purchase these items. Also, you can help them earn money for the items they want to purchase by giving them small jobs around the house. Once they see how much effort goes into making a purchase, they will begin to understand the value of a dollar.

Remember, we can also help teach our children good financial habits by setting an example. The more that children see their parents make good money decisions and healthy spending habits, the more likely they will grow to be a financially responsible adult.



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