Summer 2018

Synergy Cents

Hello, my friends! I hope you are all enjoying your summer.

Today, I'd like to talk to you about a savings goal. A savings goal is the amount of money you plan to save in order to buy something. A short-term savings goal is an amount of money you plan to save in order to buy something very soon, such as in two weeks or a few months. A long-term savings goal is an amount you are saving in order to buy something in the future, such as one year, five years, or more.

What are some of your short-term and long-term savings goals? Maybe you want a new pair of shoes, or a new game console. One way to reach your savings goal is to earn income by starting your own summer business.

Do you have any ideas of ways you can earn money in your neighborhood? Maybe you could help your neighbor weed flower beds for a small payment, or you can grow vegetables and sell what you don't use to your neighbors. Setting up a car washing station in your driveway is also a great way to earn money in the summer.

Be sure to keep your earnings in a safe place such as a piggy bank or a Synergy Bank savings account.

Sincerely,
Penny D. Pelican

Visit me anytime at banksynergy.com/penny

WORD SCRAMBLE

Can you unscramble these words? They all have to do with summer.

LSGUSESANS sunglasses	HBACE beach	NIWSGMIM swimming
EEAUBBRC barbecue	EIC MCAER ice cream	NAVTAICO vacation

Find the solutions at www.banksynergy.com/penny.

THE MONEY PIE

You can 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.

MAKING A KITE

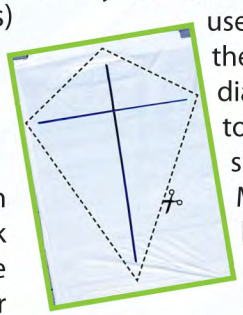
What you'll need:

- 1 plastic trash bag
- 2 sticks (straight twigs or dowels)
- 2 feet of ribbon
- Kite string
- Scissors

1. Place the sticks together to form a lower-case "t." The horizontal stick should be a little shorter than the other stick. Use some of the kite string to tie the two sticks together where they cross, as shown in the picture.

2. Lay the garbage bag flat. Cut across the top to remove the drawstring if there is one. Cut along each side and open to create a single plastic sheet.

3. Lay the stick "t" on the bag, and use it as a guide to cut the bag into a diamond shape to fit your sticks, as shown in the picture. Make sure to leave a little bit of an edge to wrap around the stick ends.



4. Fold each corner of the bag over the stick ends and use the kite string to tie it in place.

Be sure to double knot!

5. Flip the kite over and poke small holes for string where marked on the kite in the picture.

6. Thread a short piece of string through holes from Step 5 and tie to the vertical stick.

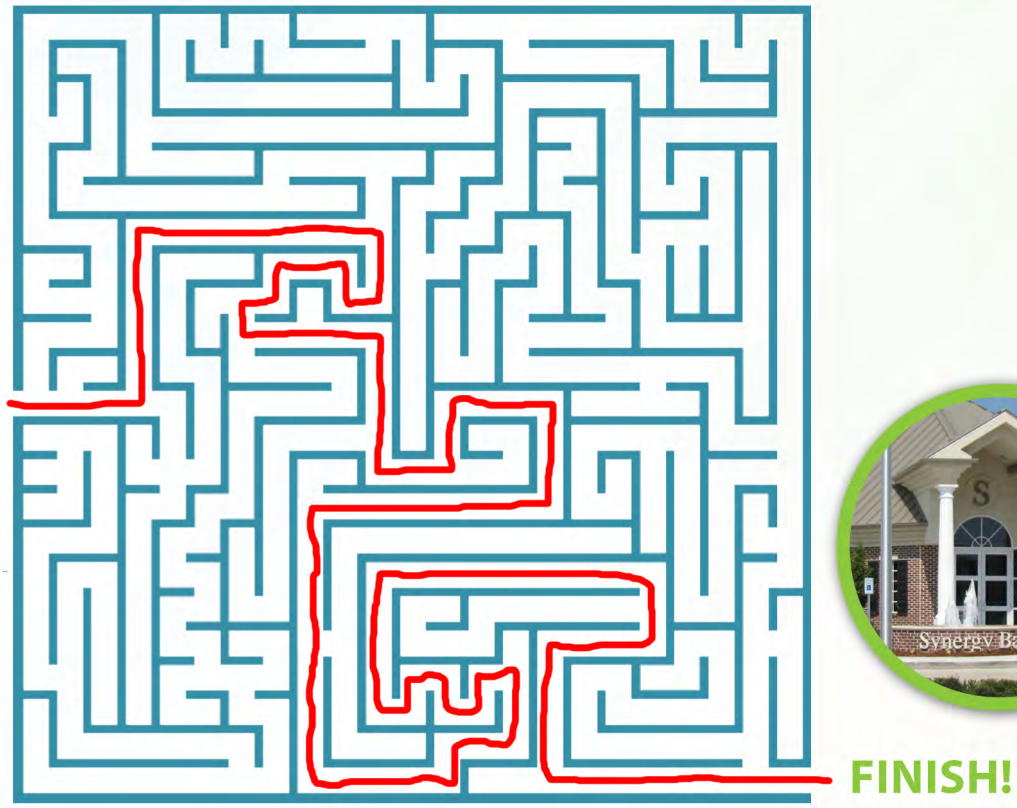
7. Tie the kite string to the short string above the horizontal stick.

8. Turn kite over. Tie the ribbon to the bottom of the kite.

Fly up, up and away!

HELP PENNY

Penny earned $42 this month by doing chores for her neighbors, and she is ready to make a deposit to her savings account. Help Penny through the maze to Synergy Bank to make her deposit.



Find the solutions at www.banksynergy.com/penny.

COME SEE US!

Summer Fun KIDS DAY

Synergy Bank is the presenting sponsor of Summer Fun Kids Day. Stop by any Synergy Bank location to register to win **FREE** tickets!

Summer Fun Kids Day is an indoor children's festival filled with fun and games for kids of all ages. This year's event will feature a Curious George meet and greet along with a petting zoo, face painting, inflatables, wellness and safety exhibits, a $500 Southland Mall shopping spree giveaway, and much more. Be sure to stop by the Synergy booth for free games and prizes!

Admission is $5 per person at the door. Children 1 year old and younger get in free. Visit houmaciviccenter.com/kidsday for more information.

JULY 28 • 10 A.M. TO 4 P.M. • HOUMA-TERREBONNE CIVIC CENTER

PARENTS CORNER

While kids are out of school for the summer, there are plenty of ways to keep their minds active and learning. Try to find games and activities that your children can play or that you can play 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®, The 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.

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 it 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.

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