



# START A NEW YEAR SAVINGS GOAL

Happy New Year, friends! Do you have any New Year resolutions? The beginning of the year is always a good time to set a savings goal.

A **savings goal** is the amount of money you plan to save each time you earn money. Some people set a dollar amount each time they are paid, while others may decide to save a percentage of what they earn.

A great way to save money is by using three jars: a **SAVE** jar, a **SPEND** jar, and a **GIVE** jar. Each time I get money, I take 50%, or half, of my earnings and place it in the **SAVE** jar. I put 40% of my money in the **SPEND** jar, and the remaining 10% goes into the **GIVE** jar.

Each month I bring my **SAVE** jar to Synergy Bank and deposit it into my savings account. I use the money in the **SPEND** jar to buy fun things like board games and candy. I donate the money in the **GIVE** jar to organizations that do good things in the community, such as the food bank or an animal rescue.

## SAVE, SPEND OR GIVE

Can you help Penny determine how much money she should put into each of her three jars?

### PENNY'S EARNINGS



PENNY EARNED \$ \_\_\_\_\_ THIS WEEK.



50% or half goes in this jar.  
(Earnings x .50)

PENNY SHOULD PUT \$ \_\_\_\_\_ IN THE SAVE JAR.



40% goes in this jar.  
(Earnings x .40)

PENNY SHOULD PUT \$ \_\_\_\_\_ IN THE SPEND JAR.



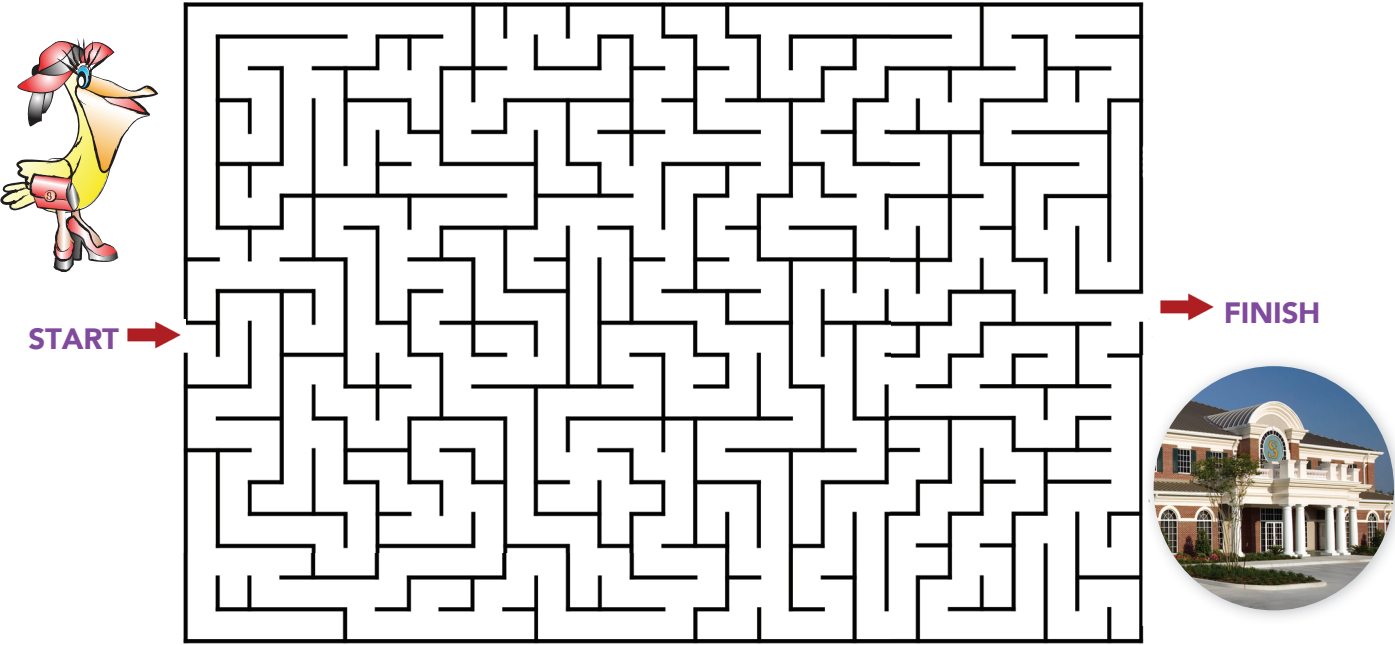
10% goes in this jar.  
(Earnings x .10)

PENNY SHOULD PUT \$ \_\_\_\_\_ IN THE GIVE JAR.

Find game solutions at [banksynergy.com/penny](https://banksynergy.com/penny).

## PENNY MAZE

Penny is ready to take her **SAVE** jar to Synergy Bank to make a deposit into her savings account. Can you help her find her way?



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# People.

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