



# 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  
\$ 10.00 THIS WEEK.**



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

**PENNY  
SHOULD PUT  
\$ 5.00  
IN THE SAVE  
JAR.**



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

**PENNY  
SHOULD PUT  
\$ 4.00  
IN THE SPEND  
JAR.**



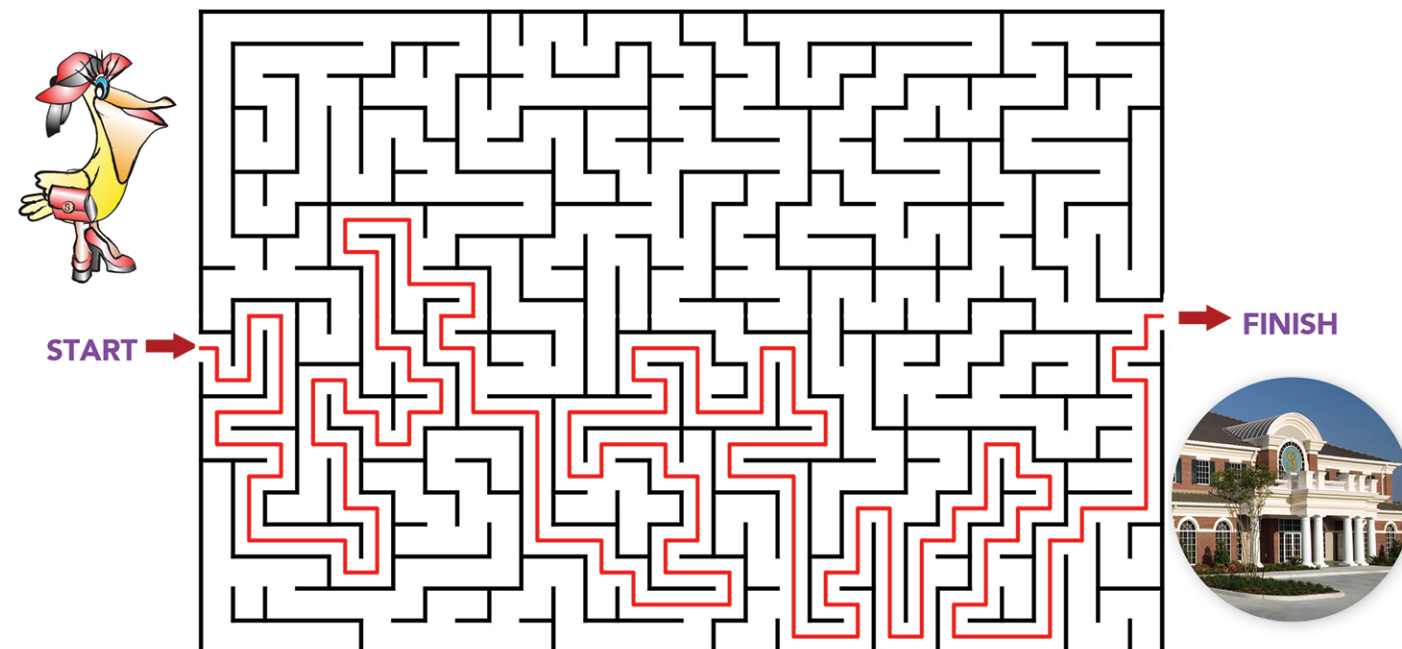
10% goes  
in this jar.  
(Earnings x .10)

**PENNY  
SHOULD PUT  
\$ 1.00  
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?



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

# People.

## That's why you'll love banking here.

