



FEDERAL DEPOSIT INSURANCE CORPORATION

# Money Smart for Elementary School Students



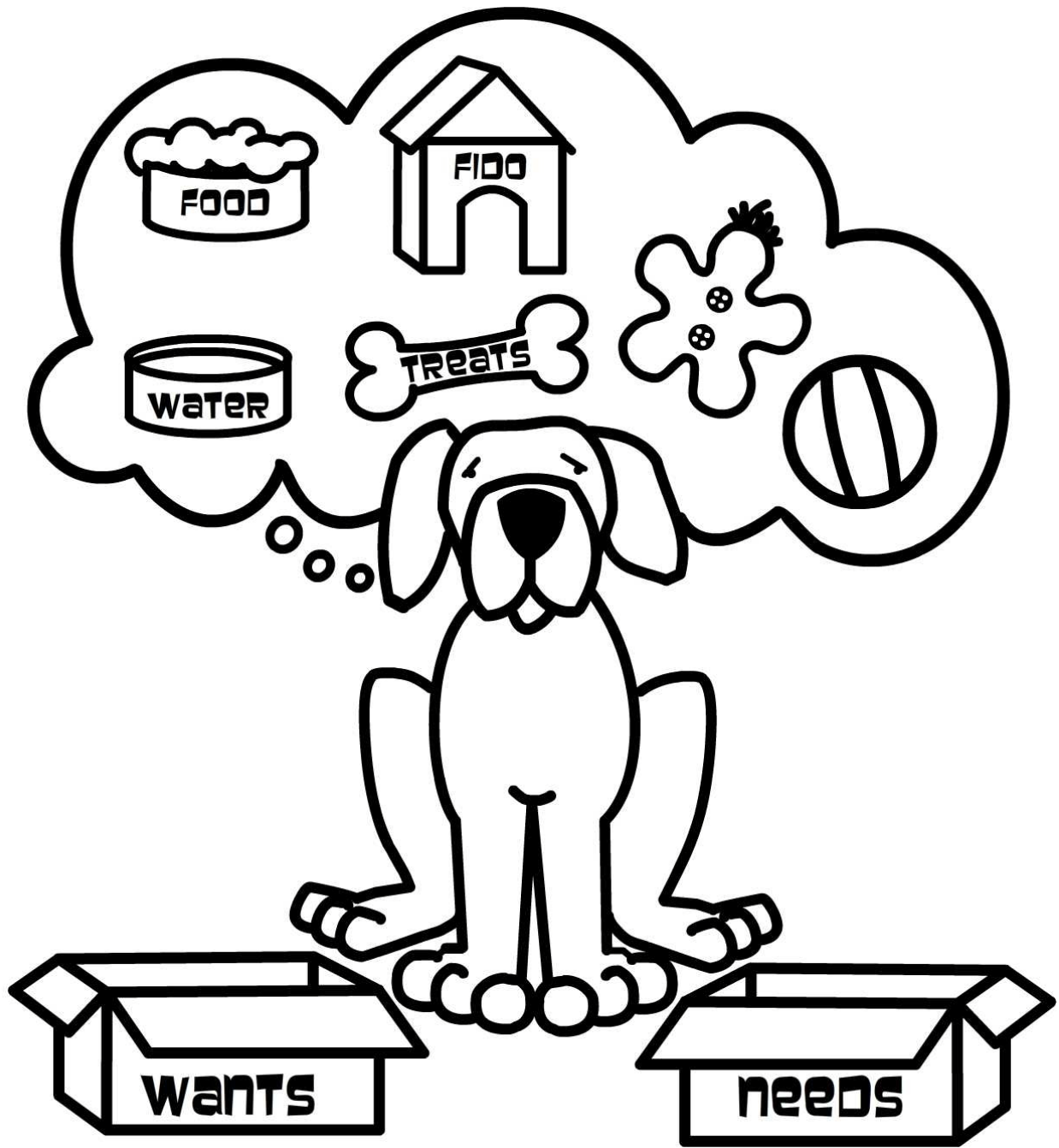
Student Activity Book

# COLONY

BANK

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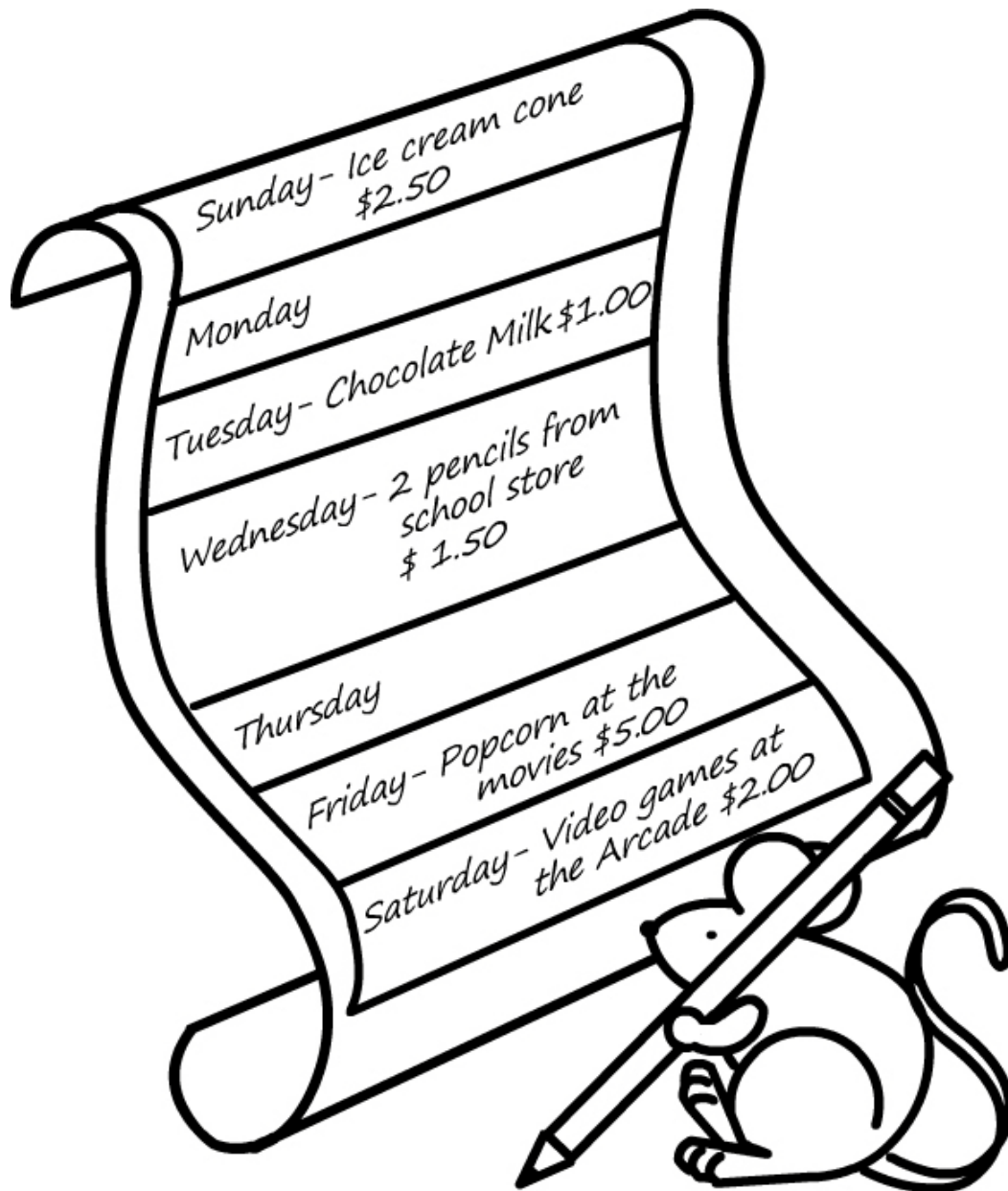
## Activity 1: Needs vs. Wants

Help Fido determine his “needs” and “wants!” Match each item, by drawing a line, to the correct box.

## Activity 2: My Spending Plan (Example)

Keep track of your money by writing down what you buy for one week.

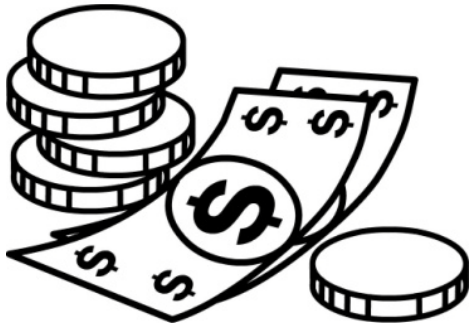
Example Spending Plan:



## Activity 2: My Spending Plan

List what you buy in the right column next to the day of the week.

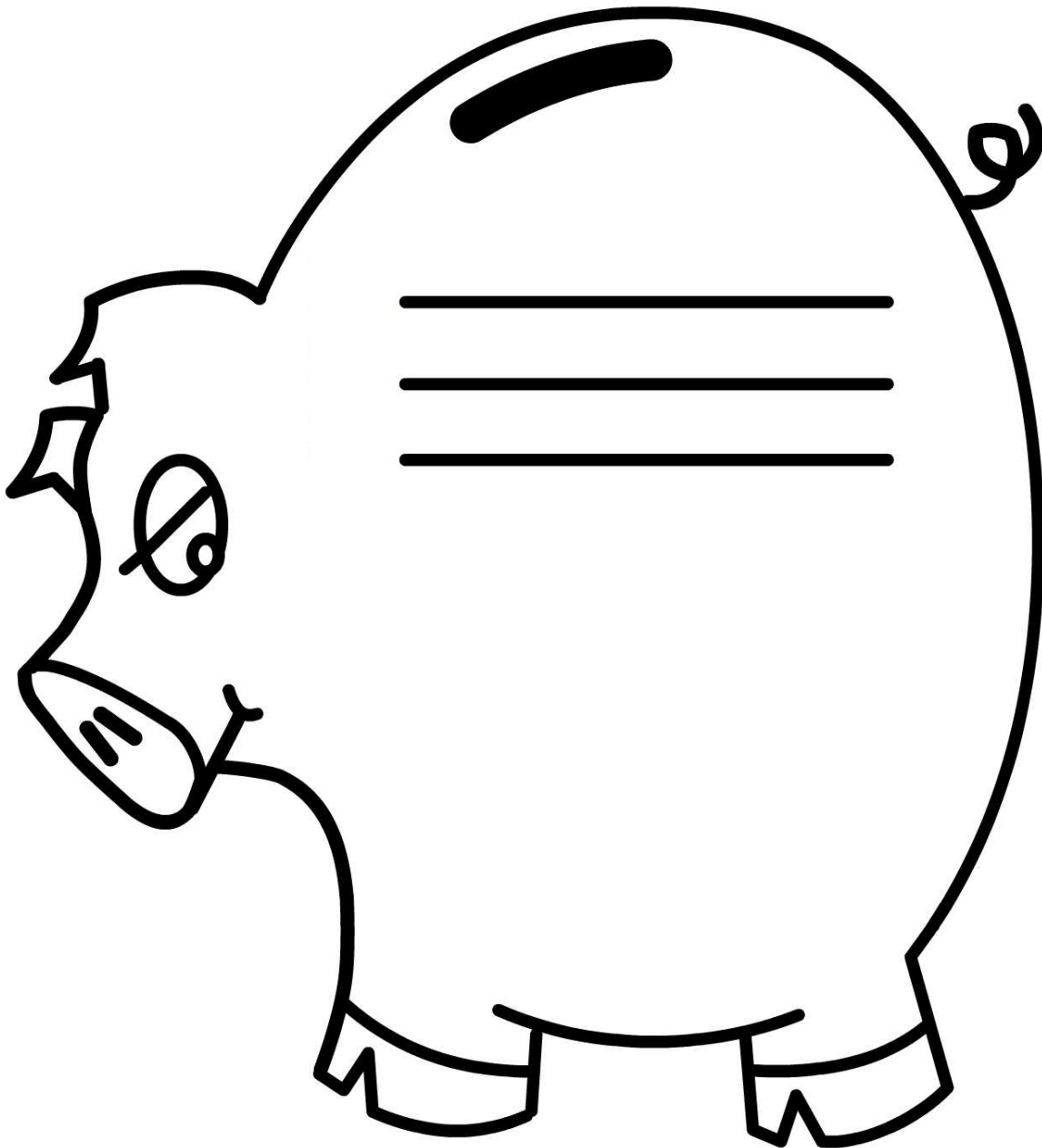
Day of Week	Where My Money Went
Sunday	
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	



### Activity 3: Savings Goal

There are many reasons to pay yourself first. What are some of the things you might want to save money for?

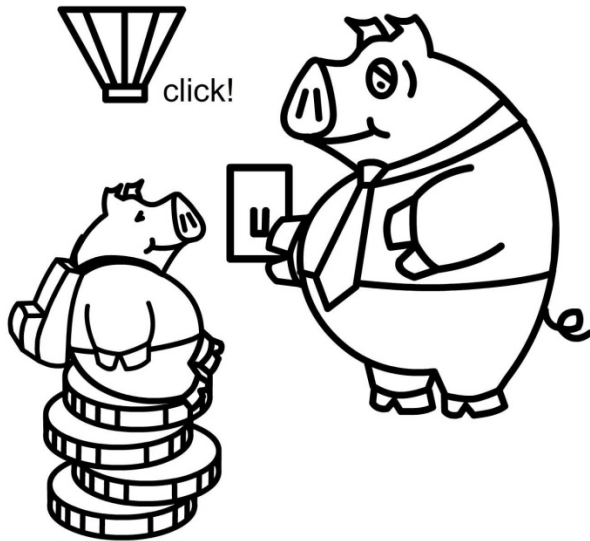
Write down your savings goal inside the piggy bank or draw a picture of something you want to buy with the money you've saved.



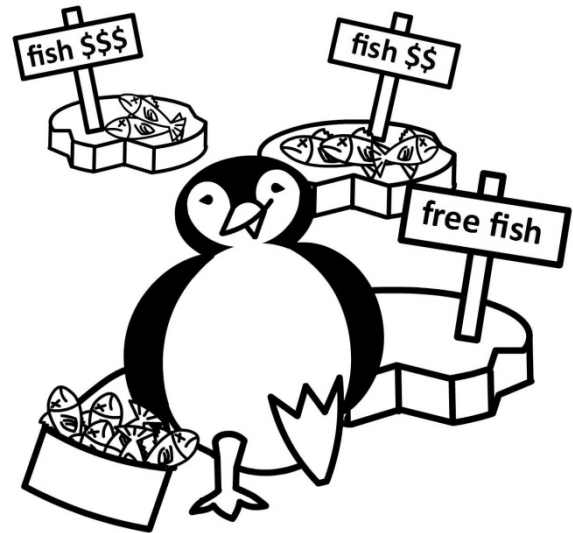
## Activity 4: Savings Tips

Saving money is important! What are some things you can do to start saving money? Review and color the money-saving activities below.

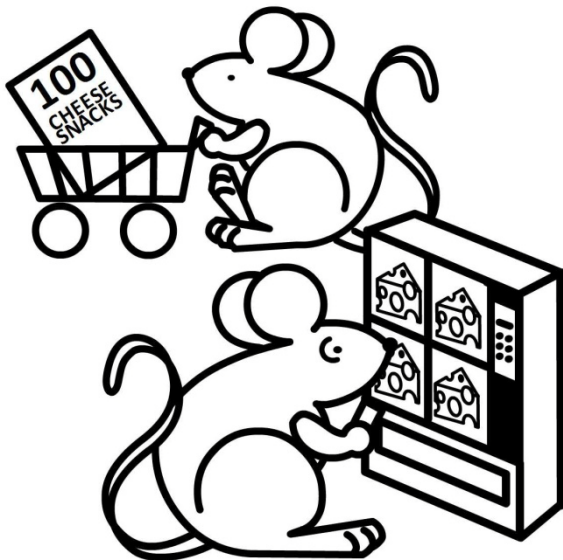
Turn off the lights if you are not in the room.



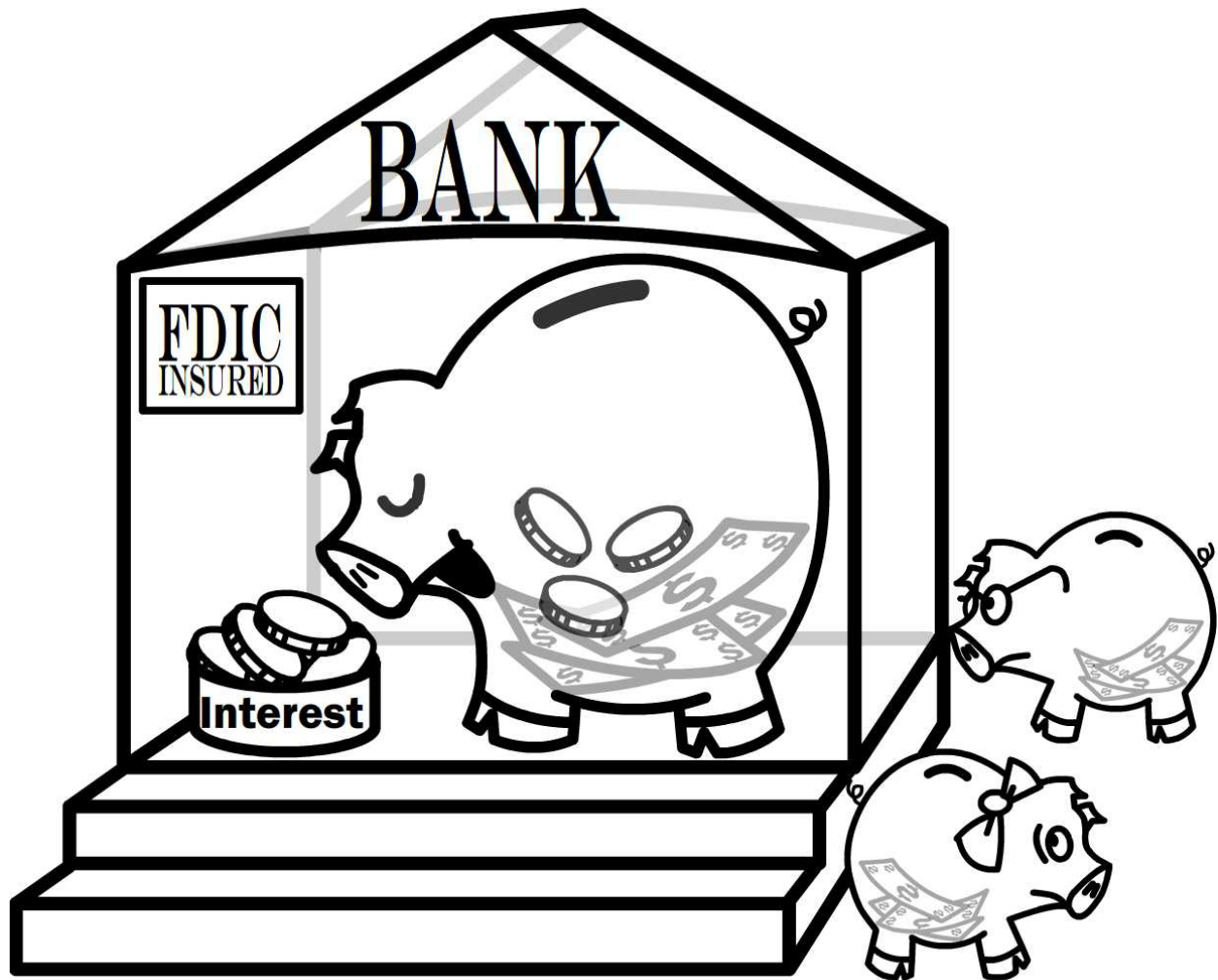
Shop around for the best deal.



Buy snacks in bulk to take to school rather than buy them from a vending machine.



Can you think of another way to help you and your family save money? Draw your own money-saving activity below.



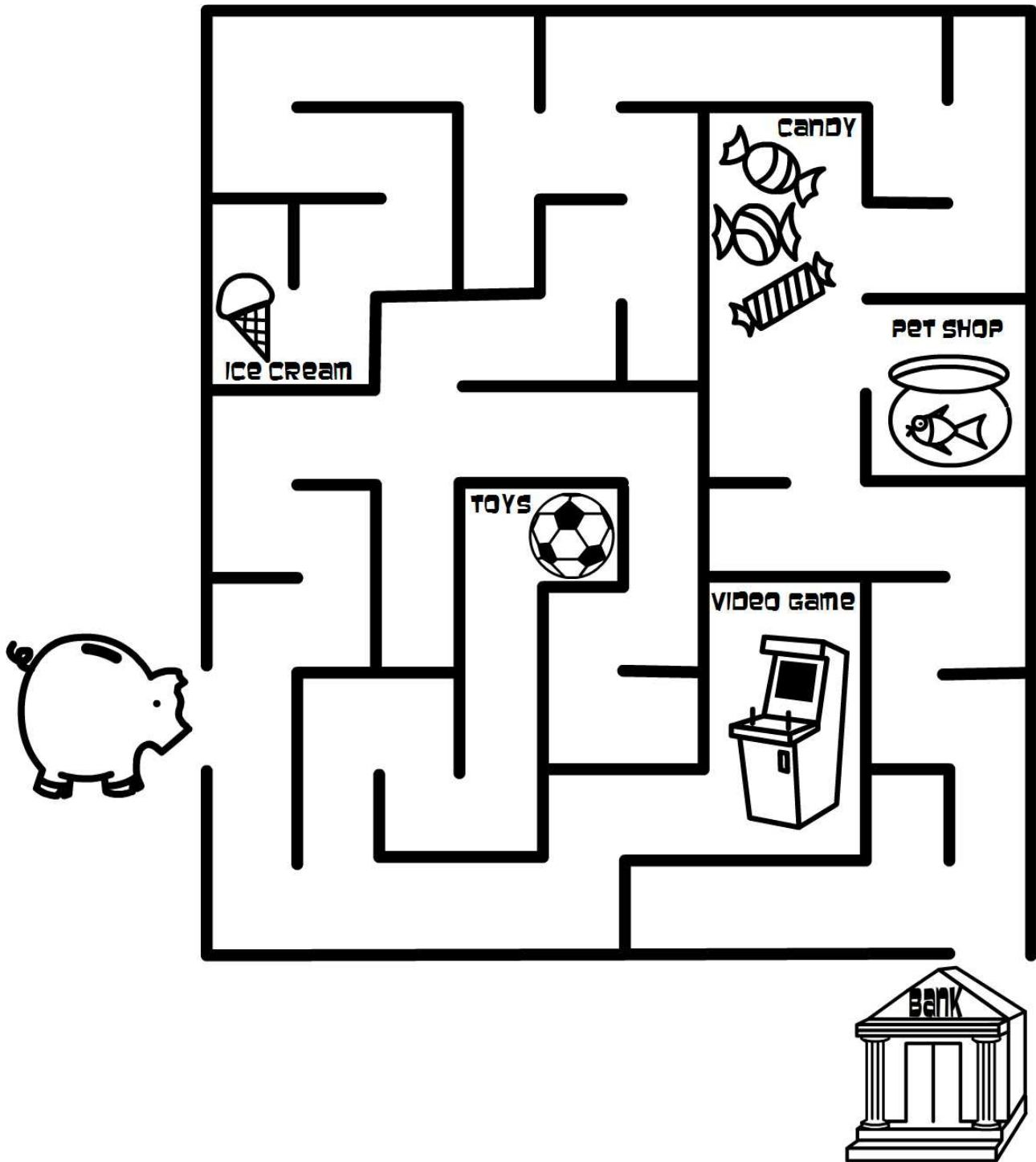
## Activity 5: Grow Your Money

Your money grows when you save as much as you can each day. It grows even faster when you keep it in a bank account that earns interest. The sooner you begin saving, the easier it will be to reach your financial goals.



## Activity 6: Race to the Bank Maze

Get the piggy bank to the bank without spending any money! Can you ignore the temptations along the way? The quicker you get the piggy bank to the bank the safer it will be from theft, loss, or even fire—hurry!



## Activity 7: Money Smart Posters

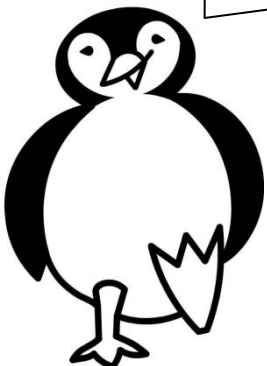
Let's help the rest of the school be Money Smart too! Create a poster to show other students and teachers why they should save money and use an insured bank or credit union.

Each group will create one poster to show one of the Money Smart topics. When you are done, hang your group's poster in the hallway to help others be Money Smart.

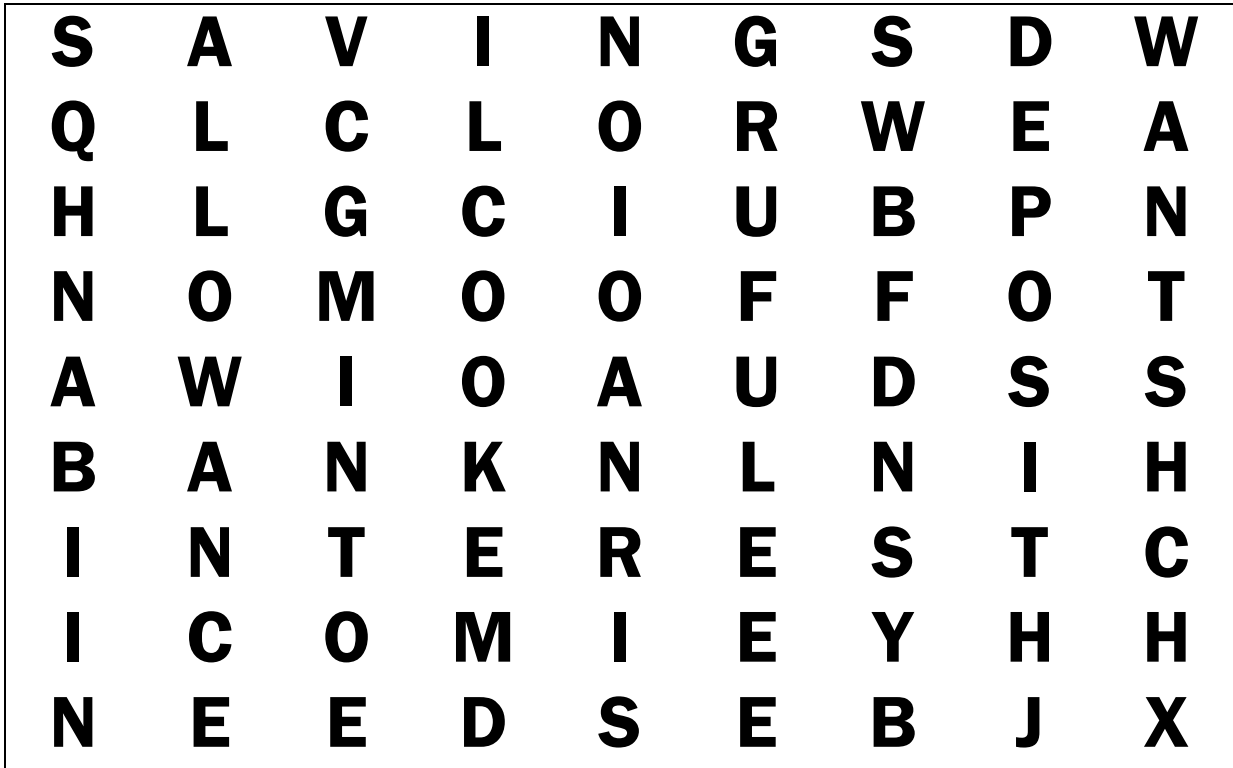
The Money Smart topics include:

- Needs vs. Wants
- Spending Plans
- The Meaning of "Pay Yourself First"
- Why is it Important to "Pay Yourself First?"
- Savings Tips
- What Do Banks Do?
- Why Keep Money in a Bank?

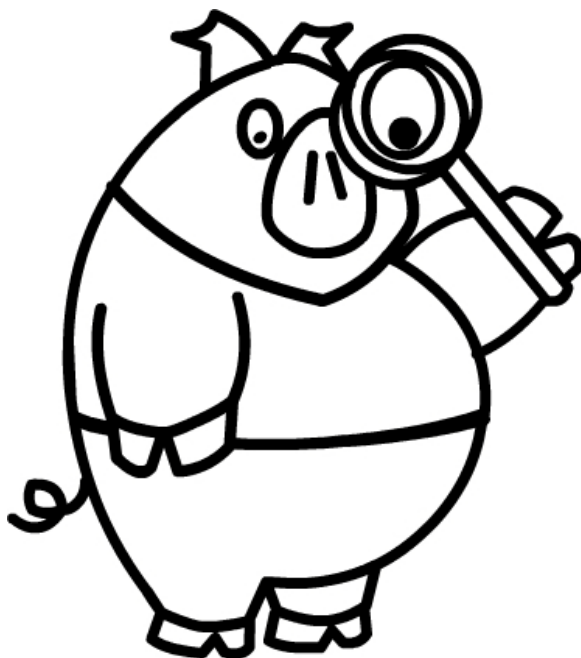
Use the space below to come up with ideas for your group's poster.



# Money Smart Word Search



Can you find the hidden Money Smart words in the box? Use the word list below to solve the puzzle!



- Account
- Allowance
- ATM
- Bank
- Deposit
- FDIC
- Goals
- Interest
- Money
- Needs
- Savings
- Wants

## **My Money Smart Goal**

**My Money Smart goal is to buy**

\_\_\_\_\_ **(name of item).**

**To reach my goal, I will need to save**

\_\_\_\_\_ **(amount of money). I**

**hope to reach my goal by**

\_\_\_\_\_ **(month/year).**

**After I reach my goal, I will keep saving my  
money.**

\_\_\_\_\_

**(Your Name)**



