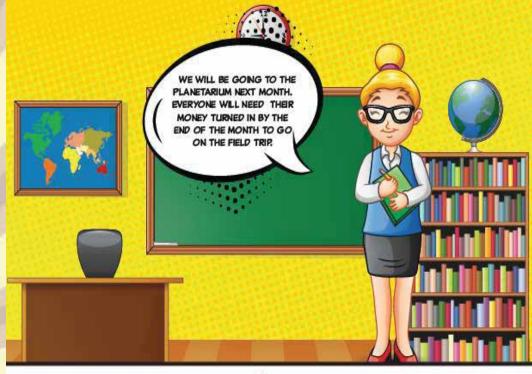


FEATURINGI

HELLO! MY NAME IS LUCKY AND I'M A SUPER STAR SAVER! I COME TO THE RESCUE WHEN PEOPLE ARE NEEDING HELP WITH MONEY AND SAVINGS! I AM FIRST ON THE SCENE WHEN MONEY HELP IS NEEDED!





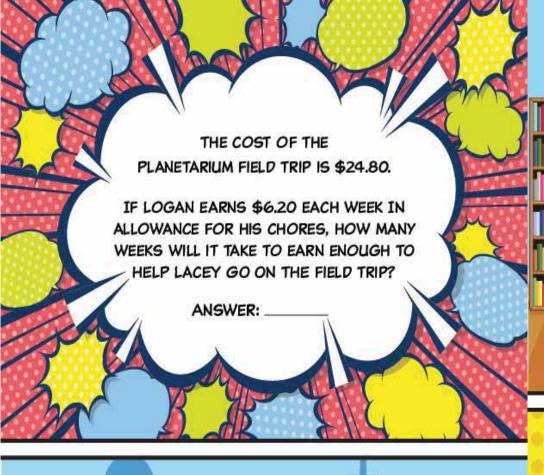






LOGAN, I'M SO PROUD YOU WANT TO LEARN HOW TO BE A SUPER STAR SAVER AND HELP YOUR FRIEND, LACEY. FIRST, YOU WILL NEED TO SAVE YOUR ALLOWANCE.

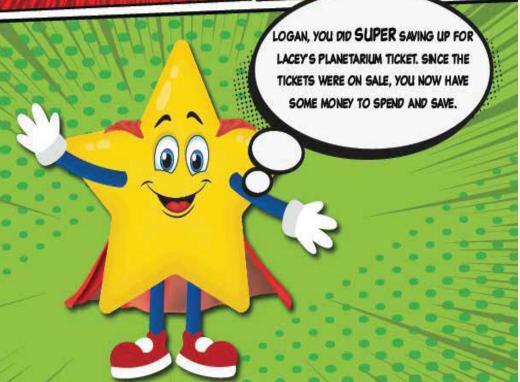




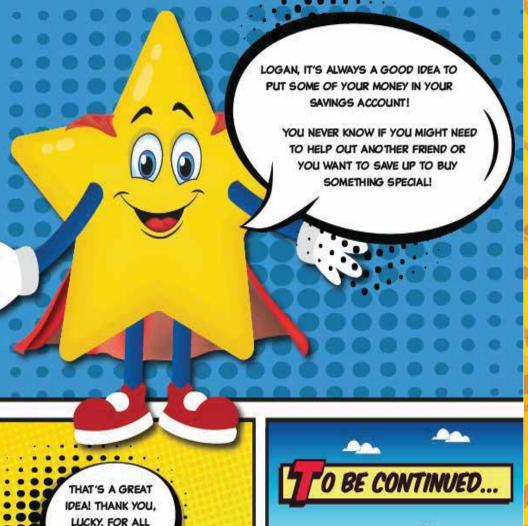




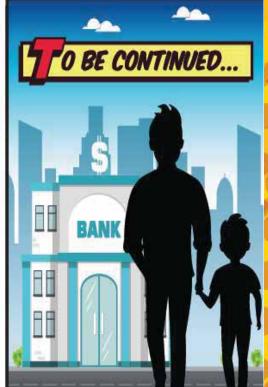








YOUR SUPER HELP!



SUPER MONEY TERMS

A **NEED** IS SOMETHING THAT IS NECESSARY TO LIVE. FOR EXAMPLE, A HOME, FOOD AND CLOTHING ARE NEEDS.

A **WANT** IS SOMETHING THAT IS NOT NECESSARY TO LIVE BUT YOU DESIRE OR WISH FOR IT. FOR EXAMPLE, A NEW BIKE, VIDEO GAME, AND VACATIONS ARE ALL WANTS.

A BUDGET IS A PLAN FOR SPENDING AND SAVING YOUR MONEY.

A SAVINGS ACCOUNT IS A BANK ACCOUNT WHERE YOU KEEP THE MONEY YOU SAVE AND STORE FOR FUTURE USE.

INTEREST IS THE MONEY YOU EARN FROM YOUR SAVINGS ACCOUNT.

A CHECKING ACCOUNT IS A BANK ACCOUNT DESIGNED FOR SPENDING YOUR MONEY.

A DEBIT CARD IS A CARD THAT ALLOWS YOU TO MAKE PURCHASES WITH MONEY FROM YOUR CHECKING ACCOUNT.

A CREDIT CARD IS A CARD FOR MAKING PURCHASES WITH MONEY THAT YOU BORROW AND PAY BACK LATER.

A PREPAID CARD IS A PAYMENT CARD THAT YOU PRE-LOAD WITH YOUR OWN MONEY, SUCH AS A GIFT CARD OR GAME CARD.

AN EMERGENCY FUND IS MONEY YOU SAVE TO USE IF SOMETHING UNEXPECTED HAPPENS.

A DEPOSIT IS WHEN MONEY IS PUT INTO YOUR BANK ACCOUNT.

A WITHDRAWAL IS TO TAKE MONEY OUT OF YOUR BANK ACCOUNT.

A LOAN IS MONEY BORROWED FROM A BANK.

A **COST** IS THE AMOUNT OF MONEY THAT HAS TO BE SPENT TO BUY A GOOD OR SERVICE.

THE FIELD TRIP TICKETS WERE ON SALE FOR \$12.40 EACH. THERE WERE 20 STUDENTS IN THE CLASS. WHAT WAS THE TOTAL COST OF THE STUDENTS' TICKETS?

ANSWER: _____

LOGAN PAYS \$46 FOR 5 MOVIE TICKETS AT THE THEATER. HOW MUCH DOES EACH MOVIE TICKET COST?

A. \$8.50 B. \$7.60 C. \$9.20 D. \$9.80

LOGAN BUYS A VIDEO GAME FOR \$14.40. HE HAS \$23 IN HIS ALLOWANCE. HOW MUCH DOES HE HAVE LEFT IN HIS ALLOWANCE AFTER BUYING HIS VIDEO GAME?

A. \$9.00 B. \$8.60 C. \$7.80 D. \$8.40

LOGAN BUYS HIS GRANDMA A BIRTHDAY GIFT. HER GIFT WAS ORIGINALLY \$28 BUT 25% OFF. WHAT WAS THE PRICE THAT LOGAN PAID FOR THE GIFT?

A. \$21.00 B. \$23.00 C. \$7.00 D. \$18.00

DESCRIBE HOW TO ALLOCATE
A WEEKLY ALLOWANCE AMONG
SAVING, SHARING, AND
SPENDING.



LIST REASONS TO SAVE:

EXPLAIN THE BENEFIT OF A SAVINGS PLAN, INCLUDING SAVING FOR COLLEGE:



DEBIT

- · PAYING WITH DEBIT IS LIKE SPENDING CASH
- YOU CAN ONLY SPEND THE
 AMOUNT THAT IS IN YOUR ACCOUNT

CREDIT

· PAYING WITH CREDIT IS LIKE BORROWING MONEY

YOU HAVE THE OPTION TO PAY OFF YOUR BALANCE OVER TIME WITH INTEREST.

· YOU CAN SPEND UP TO YOUR CREDIT LIMIT

INSTRUCTIONS: LOOK AT THE BANK TRANSACTION IN THE FIRST COLUMN, DECIDE WHETHER A DEBIT CARD OR CREDIT CARD WAS USED FOR THE BANK TRANSACTION AND PUT AN X IN THE CORRECT COLUMN.

Transaction	Debit	Credit
Your mom goes to the ATM at the bank and withdraws		
\$300 from her savings account.		
Your grandma takes you out for pizza. She pays with a		
card and money comes out of her checking account.		
Your aunt buys you a new outfit for the first day of		
school. She pays with a card and tells you she'll pay for it		
at the end of the month when she gets her bill.		
Your mom buys groceries and pays with a card. She also		
gets \$30 in cash from her checking account at the bank		
at the same time.		
Your family is on vacation and you need more cash. Your		
dad goes to the ATM and gets a \$500 cash advance. He		
says, "Just one more vacation expense we'll have to pay		
off when we get home.		
Your dad goes to the gas station, fills up the car with gas		
and pays with his card. He will get a bill at the end of the		
month for the gas.		

SUPER SAVER SEARCH

SIYPUDBDRCGSIKQPOQOU TQAIWRUMNSBOLICLNRXQ KWPBNVDICREDITCARDAN AMIZBTGIIPREPAIDCARD V N P C K D T R B O D E B I T C A R D Y WRTMIICXEMPYGUMSSGOL AWXUYNFDESLGYXRACVPF XMAVCCXNAQTUSMHVQOVU V Y G N R H O R V D P I | H | I M M T Z TVVTTEOSRVFBNBLNCWUQ BVANTHFMTWTRCTAGSVSN MSXWITHDRAWALOCSVOTF DIUMGHBFEFVZKHMPWOUH KOSGPHZYELYSEYCLAORO V D E L P I V H N E U U L S R A V C N V MDSOODZNEEDZEHONXRVT H S | A O R U V T D M T D M G L W U L R F A U N E E U H M J U X B M U M Y Z N M ORKMRODEPOSITOSRGHAY

PREPAID CARD	SAVINGS PLAN	CREDIT CARD	WITHDRAWAL
INTEREST	DEBIT CARD	DEPOSIT	COST
LOAN	NEED	WANT	BUDGET

SOMETHING NEW I LEARNED....







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