

- IT'S A -  
**MONEY  
THING**<sup>®</sup>

**Junior**

# SAVING MONEY

BROUGHT TO YOU BY



CREDIT UNION  
*of America*

*Reasons to*  
**SAVE MONEY**



People save money to  
**make large purchases**



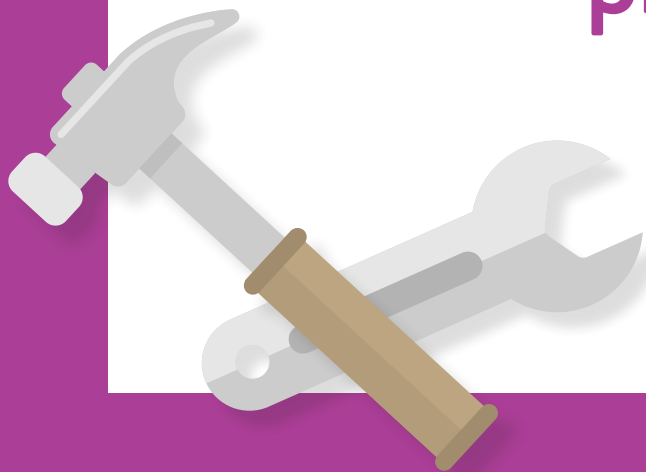


People save money to  
**build the future they want**





People save money to  
**prepare for emergencies**



*Where to save*  
**YOUR MONEY**

Let's look at two places  
where people save their money:



**Piggy  
Banks**



**Savings  
Accounts**



## PIGGY BANKS

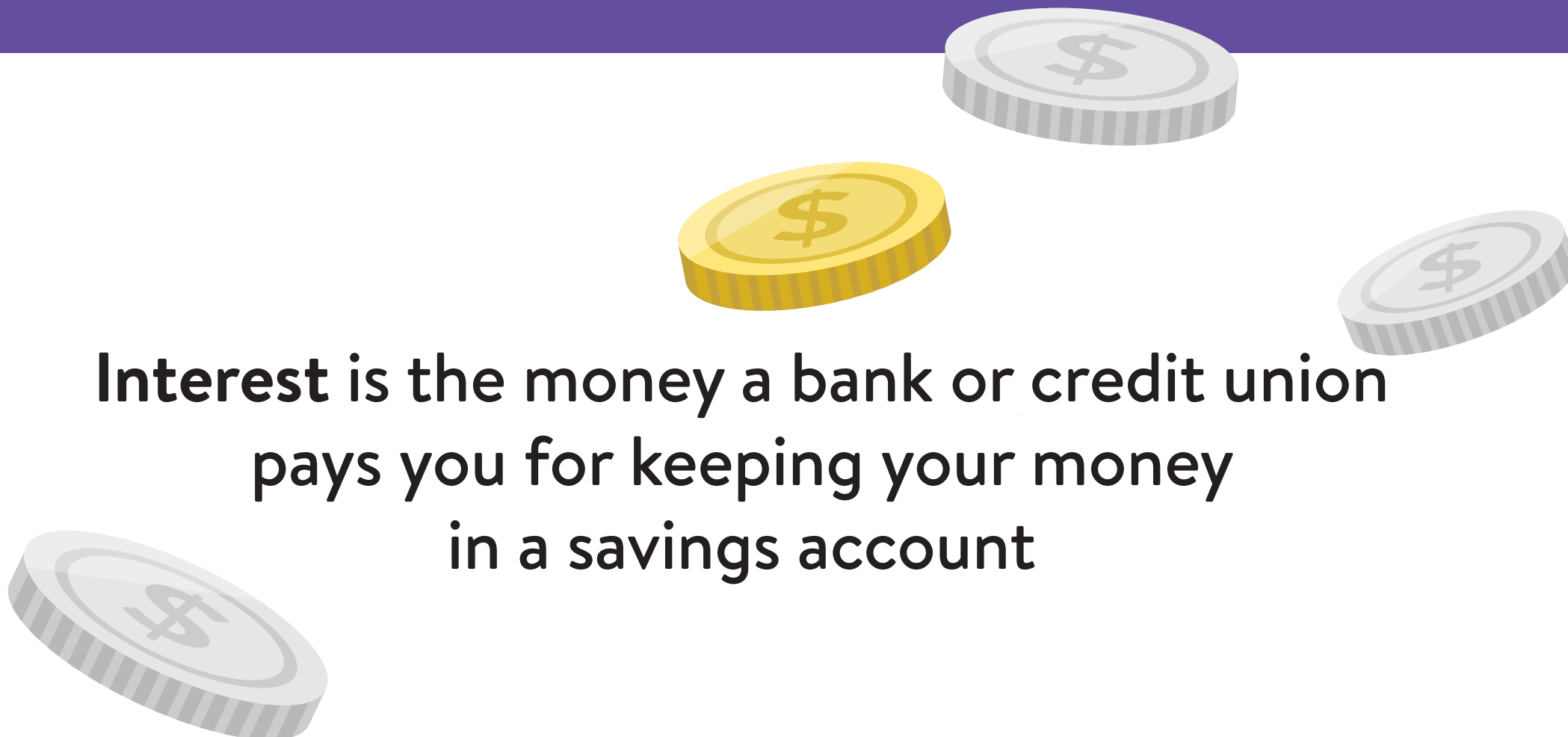
- Located in your room
- You don't need help to start using one
- Easy to access/  
easy to spend
- Not safe from siblings





## SAVINGS ACCOUNTS

- Located at a credit union
- You need a parent to help you open one
- Harder to access/  
harder to spend
- Safer than a piggy bank
- Pays you **interest**

The image features four coins with dollar signs on their faces. One is gold and three are silver. They are arranged in a loose pattern around the central text. The gold coin is positioned above the text, while the silver coins are placed around it, one above, one to the right, and one to the left.

**Interest is the money a bank or credit union  
pays you for keeping your money  
in a savings account**

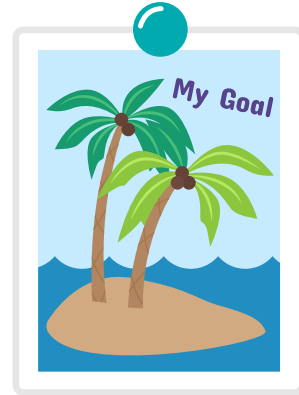
*How to save*  
**YOUR MONEY**

## IDEA #1



When you earn or receive money,  
put half of it in a savings account  
and the other half in a piggy bank

## IDEA #2



Set a savings goal—draw or cut out a picture of what you are saving for and keep it where you will see it every day

# SAVINGS GOALS



Remind you of  
what's important



Make it easier to  
choose saving  
instead of spending



Give you something  
to look forward to



**Saving money is a skill.**  
The more you practice, the better you get.

## **ASK YOURSELF:**

**What is something  
you want to save money for?**

**How can you practice saving money?**



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