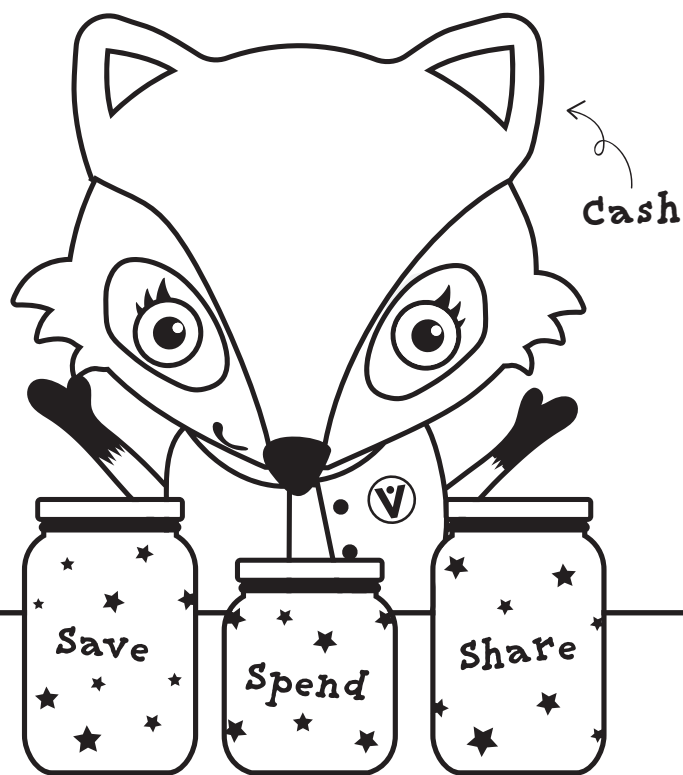


Saving, spending and sharing is fun

When you receive money, what can you do with it? You have three choices – save it, spend it or share it. And, if you split your money up into smaller amounts, you may be able to do all three.

When you save, the money is kept in your savings account until there is enough for something you want, like a game, bike or headphones. If you decide to spend, you buy something small right away with your money. You share your money when you pay for a friend's lunch or give money to a charity so it can help people.



Time to practice

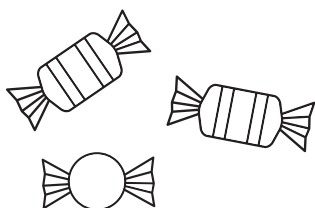
Penny and her friends use containers to get better at saving, spending and sharing. Ask your parents to keep empty plastic containers (examples: cottage cheese or yogurt).

Directions:

1. Find three containers with lids.
2. Label each container.
A) Save B) Spend C) Share
3. Add your style to the containers by decorating them.

It's easier to divide your money when you have smaller bills. Visit Veridian Credit Union so your \$20 bill can turn into two \$5 bills and 10 \$1 bills.

Ready, set ... go.



**Penny's
Adventures**