

# SAVINGS ACTIVITY #1: YOUR TWO CENTS

This activity gets you and your entire family working together to save all that loose change. It gives everyone a chance to remember that all money has value, even those pennies that may not go far on their own. Over time, all those pennies and that loose change can add up to something big for all to be able to enjoy.

## Materials needed:

- Large jar, piggy bank, or box
- Loose change

## How to play:

- 1) Set up a loose change jar in a common area of your house, like the kitchen or living room.
- 2) Estimate the amount of money you think will fill the jar and how much time you think it will take. This will vary depending on the size of your jar.
- 3) Set an amount of time for filling the jar, like one month, six months, or until the jar is full.
- 4) Talk about what your family will want to do with the money saved in loose change.
- 5) Whenever there is loose change available, place it in the jar. You may want to have a contest to see who contributes the most change!
- 6) Encourage everyone to search the house and car for loose change to put in the jar. Whenever you find coins on the ground when you're out, pick them up and put them in the jar.
- 7) When the jar is full or your time is up, have the whole family count the change and roll it.
- 8) Discuss how much time it takes to save \$100, \$200, and so on and whether or not saving loose change in a jar is a valuable way to save.
- 9) Talk about the benefits of saving loose change randomly when it's found versus saving it systematically and depositing it into the bank. Also, discuss interest that can be earned as money sits in a bank account as opposed to saving it in a jar.



# SAVINGS ACTIVITY #2: HEAT UP THE SAVINGS

Have your family work as a team to save money for a common goal. As a family, think about items or activities that you all may enjoy together. It could be as small as a night out for dinner and a movie. If you're feeling ambitious, you could make it as large as a flat screen television or maybe even a vacation. This is a great way for everyone to work together to achieve a goal.

## Materials needed:

- Worksheet with thermometer
- Markers, crayons, or colored pencils

## How to play:

- 1) As a family, brainstorm a goal that your family would like to work together to achieve and decide how much money you need to reach the goal.
- 2) Use the thermometer on the opposite page and mark different levels on the thermometer to mark your progress.
- 3) Discuss different ways family members can save money so that the total will rise even faster.
- 4) Have each family member commit to activities to save money and agree to a timeframe in which you want to achieve your goal. Here are a few ideas:
  - Contribute a percentage or a set dollar amount of your allowance or paycheck to this cause for a specified period of time.
  - Cash in bottles and cans to add extra money to the family fund.
  - Have a yard sale to raise money for your goal.
  - Clip coupons for groceries, and add the money you saved to the fund.
  - Buy something used instead of new and put the difference towards the goal.
  - Borrow from the library instead of purchasing or renting books, DVDs, and video games so that the money you save can go to the family goal.
  - Ride your bike or walk versus driving the car. Determine the money saved on gasoline and add that to the family fund.
- 5) Keep track of your savings throughout the week and set a day to color in the thermometer.



# SAVINGS ACTIVITY #2: HEAT UP THE SAVINGS ACTIVITY WORKSHEET

## Instructions:

Once you have decided on the item you wish to save for as a family, find its total cost. Write this number next to the word "Goal!"

Next divide the item's total cost by ten and fill in that amount on each line to the right of the thermometer.

Each time the family saves the incremental amount of money, fill in the corresponding section of the thermometer.

## Example:

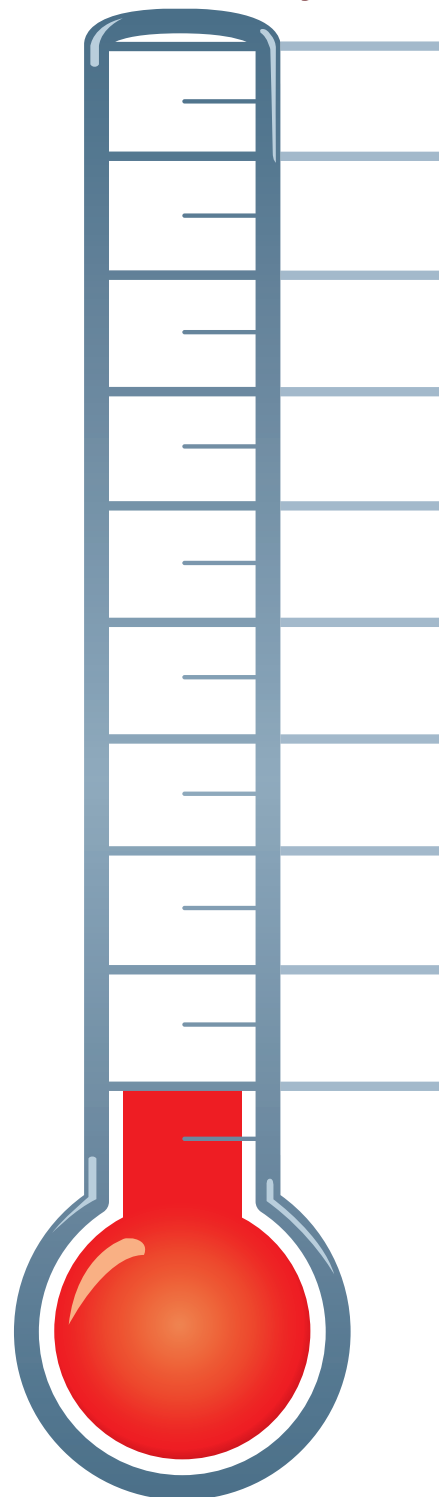
Goal: \$200

Incremental savings total: \$20

Shade in each section every time the family saves \$20 until you reach the total savings goal of \$200.

*Great to pair with the "Your two cents" activity.*

# GOAL!



FIRST FEDERAL BANK

# SAVINGS ACTIVITY #3: SAVING FOR THE FUTURE

There are lots of different goals when you're saving for the future. Find the words on the left in the word search box on the right. Which goal are you saving for?

CANDY	H	U	S	L	E	P	J	Z	D	O	W	K	N	K	R	F	X	T	F	C
CAR	S	D	A	Y	I	M	U	M	E	U	J	O	H	C	T	O	Y	S	O	U
CASH	A	D	V	W	V	P	N	D	P	D	I	W	Q	O	A	N	Y	L	T	K
COINS	C	V	I	U	O	G	I	V	E	S	C	O	I	N	S	N	L	J	X	Y
COLLEGE	A	D	N	U	M	V	X	J	I	W	E	M	P	L	Y	E	D	A	Y	U
COMPUTER	U	U	G	V	U	P	D	V	R	E	N	N	I	D	G	G	E	Y	U	L
DINNER	P	W	S	Z	H	B	E	E	E	X	P	H	U	E	K	I	O	Q	Z	M
DOLL	A	U	C	O	J	L	T	F	M	N	J	T	F	U	B	M	U	Z	A	F
DVD	Y	P	N	O	E	C	O	T	M	A	C	E	S	F	W	M	G	T	K	V
GAME	Q	E	M	T	M	T	J	O	U	E	G	G	J	G	E	L	M	W	Q	J
GOAL	B	N	D	X	R	P	F	J	S	M	J	H	E	C	I	X	W	O	R	Z
MOVIE	L	A	O	G	Q	U	U	W	I	C	J	C	P	S	A	R	S	J	C	E
MUSIC	X	Y	I	Z	K	Y	D	T	C	L	R	H	A	X	F	K	I	N	M	O
PHONE	V	A	C	A	T	I	O	N	E	L	I	E	M	R	Z	F	L	G	A	E
SAVINGS	Q	T	M	A	J	Z	Y	O	L	R	I	O	Z	E	L	O	D	S	F	J
SNACKS	Q	R	E	C	T	P	W	O	B	F	Q	U	K	W	N	V	L	R	R	T
TELEVISION	O	X	Q	D	X	P	D	P	J	E	G	L	X	Q	S	S	C	G	P	F
TOYS	T	J	K	K	H	K	O	O	F	U	D	R	M	K	F	Z	M	Z	D	O
VACATION	Z	W	K	G	S	Q	B	P	S	K	M	L	Y	K	N	M	V	C	R	N
VIDEO	B	L	V	W	G	K	R	D	G	I	Y	X	L	H	N	E	A	X	B	R
	C	Y	G	I	T	Q	C	P	L	I	F	J	V	E	V	F	N	S	R	M
	F	K	N	F	R	N	C	A	B	O	N	E	V	N	F	R	V	H	X	A
	W	G	V	T	G	K	X	P	N	D	A	O	H	C	E	D	H	Y	H	F
	G	V	Q	H	X	P	Q	V	F	S	G	X	I	W	Y	Z	Y	V	X	W
	C	E	W	G	J	I	Q	P	V	M	T	V	M	A	Y	X	T	U	Z	A