

# the Early Bird Savings Club



Quarterly Newsletter for Kids

## What Are You Saving For?

School just started, but before you know it, it will be time for Halloween and other fun holidays! Be sure you save your money, so you can buy a cool costume or gifts! Use our guide to start planning to save. We filled in an example for you.

What I want to buy	How much it costs	How many weeks until I will buy it	How much I need to save each week <small>Hint: Divide the cost by how many weeks you have until you buy the item. Ask an adult for help if you need it!</small>
Mom's Birthday Gift	\$10.00	5	\$2.00

## Five Ways to Earn Money This Fall!

If you want to earn some money this fall so you'll have some for holiday fun and gifts, here are some ideas:

1. Rake leaves.
2. Help neighbors get their lawns and gardens ready for winter. (Some people put protective coverings over their plants.)
3. Help someone with homework.
4. Walk dogs.
5. Clean up after dogs or cats. (Yep, it's a smelly job, but someone has to do it!)

Be sure to check with your parents to see what they'll let you do.

## Fun Money Facts

**You can hold a Ferris wheel in the palm of your hand...** How? It's easier than you might think. So is turning cartwheels with your fingers. Both "Ferris wheel" and "cartwheel" are nicknames for silver dollars!

**Coins last a lot longer than bills.** The life expectancy of a circulating coin is 30 years, while paper money usually only lasts for 18 months.

**How can you tell where a coin came from?** Mint marks show what minting facility your coins came from – "P" for Philadelphia, "D" for Denver and "S" for San Francisco. This mark can be found to the right of the subject's face on the obverse side of each circulating coin, except for the "Philadelphia" Lincoln cent, which has no mint mark.

These fun facts came from the U.S. Mint on the Web at [www.usmint.gov/kids](http://www.usmint.gov/kids). Check it out!

## How Much Money Is It?

Fill in the blank with the correct answer. The answers are below.

1. 2 quarters = \_\_\_\_\_ cents
2. 3 nickels, 4 pennies, 2 dimes and 1 quarter = \_\_\_\_\_ cents
3. 3 quarters = \_\_\_\_\_ cents
4. 1 penny, 1 quarter, 2 nickels and 2 dimes = \_\_\_\_\_ cents
5. 3 pennies and 3 nickels = \_\_\_\_\_ cents

Answers to  
How Much  
Money Is  
It?

1. 50 cents
2. 64 cents
3. 75 cents
4. 56 cents
5. 18 cents

## Early Bird News

Watch your mailbox for details about our annual coloring contest in December. Four winners from our random drawing will receive a giant stocking filled with cool gifts! Stockings will be displayed in the lobby.

**Drawing will be held on Monday, December 21, 2015.**

