



Section: *Growing Savings*

It's just as important to talk about saving money as it is about budgeting! Building savings helps to teach patience as we work towards goals. Understanding why and how to create savings is a lesson that can stick with you for a lifetime.

HANDS-ON FUN

Materials needed:

- Numerica's Planting the Seeds to Success worksheets
- Planter
- Soil
- Seeds
- Water

There are two Planting the Seeds to Success worksheets. Use the more in-depth one to help guide the conversation and the simplified kid version to add their goals and milestones.

We help kids learn about the importance of savings by relating it to something they already know. Good soil is the foundation of any plant and allows the seed to grow and blossom. Just like the seed, your finances need a sturdy foundation to flourish. Goal setting and saving is an excellent start to that foundation.

MONEY TALK

Create your goals: Begin the conversation by talking about big and little goals. Our goals motivate us to achieve tasks, save, and keep working. Milestones help to give us small wins and keep us on the path of success. Write small milestone goals on the leaves and long-term goals on the petals.

Question: Why (or what) do you want to save money? What are the things that would help to make sure you'd accomplish that goal?

Example

Goal: Buy a new bike by next summer. The cost of the bike is \$100.

Milestone 1: Earn \$50 by doing chores around the house

Milestone 2: Save any holiday and birthday money (\$50)

Pro-Tip: Creating the visual of how to accomplish their goals helps kids see it takes time. Just like a seed takes time to grow to a flower.

SAVINGS TRACKER

Materials needed:

- Savings Tracker worksheet
- Colored pencils, crayons, or markers.

Being able to track their success visually is a great motivator for kids. The Savings Tracker worksheet features a jar broken into four milestones; 25%, 50%, 75%, and 100% of the goal.

Breaking goals into mini-goals, or manageable chunks, allows for celebration along the way. Dates help us to be accountable and meet goals on time. Fill-in the section of the jar when a milestone is finished. Encourage kids to place their Saving Tracker on a goal board or refrigerator to keep goals top of mind!

Question: Where will you keep your Savings Tracker worksheet?

MONEY SCAVENGER HUNT

Who doesn't like finding money? Whether done in the classroom, at home or outside, it's a fun activity that accompanies some great conversation about the form money can take.

Coins are looked at very differently than paper money! It's important to teach kids the value of both. Saving change can add up fast! Because most people don't use change the same way they spend cash, sometimes it's easier to save.

Knowing the value of coins is a critical lesson to learn. If someone thinks that eight quarters equal a dollar, they could overpay for an item or not know how much money they have.

Materials needed:

- Money Scavenger Hunt worksheet
- Coins to hide

Follow the instructions on the Money Scavenger Hunt worksheet.

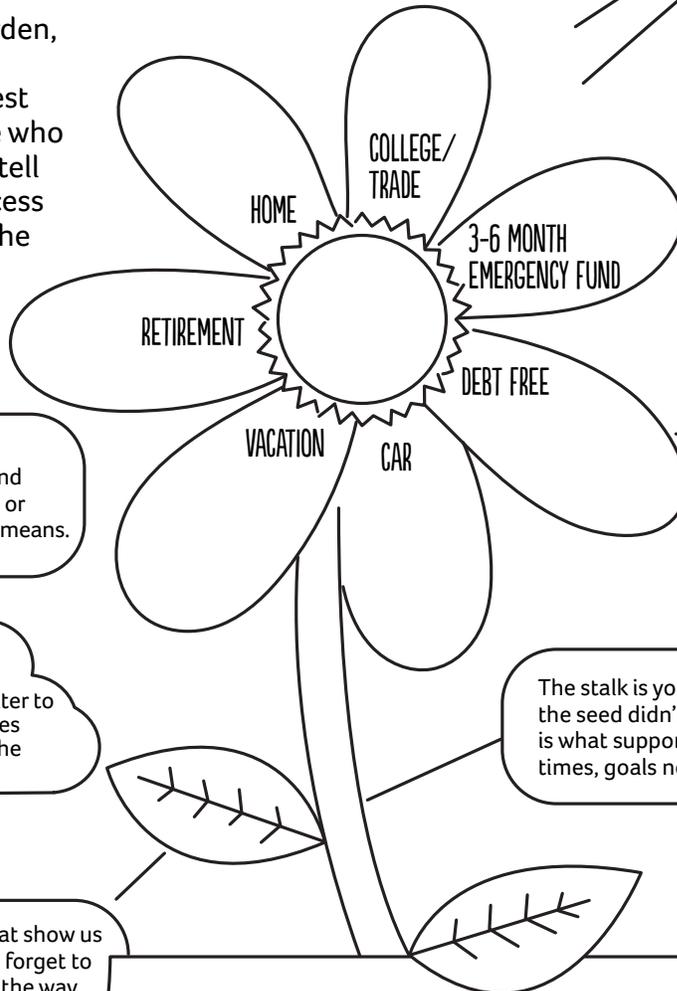
Pro-Tip: Take turns having kids hide the money.

Conclusion: Saving for a goal doesn't happen overnight. Like many things in life, it's important to have a clear goal and build a strong foundation to make it happen. Consistent attention and dedication with milestones along the way help to make our goals into reality.

PLANTING THE SEEDS TO SUCCESS

When planting a garden, there is a process to follow to yield the best harvest. And anyone who has built wealth will tell you they have a process they follow to yield the best return.

Think of the sun as your motivation or the reason why you're working so hard toward your financial goals. When the sun is at its brightest, your flower – or wealth – is growing.



Financial success begins with understanding your income and building a budget based on it, or simply-put, living within your means.

The petals on the flower are the reward for the hard work you've put into achieving your goals! These are the goals you set when you planted the seed to financial success.

A plant depends on water to grow – and your finances depend on income in the same way!

The stalk is your financial plan. Did you notice that the seed didn't bloom right out of the soil? The stalk is what supports the flower as it grows because often times, goals need time to blossom!

The leaves are milestones that show us how far we have come. Don't forget to celebrate your growth along the way.

PLANTING THE SEEDS TO SUCCESS

Hard work and commitment is the fertilizer for the seed. Yes, the flower will still grow without fertilizer, but it will grow stronger & healthier with it.

Good soil is the foundation to any plant and allows the seed to grow and blossom.

Just like the seed, your finances need a good sturdy foundation to grow too! Learning to budget & understand income vs expenses will help you blossom and grow, just like the seed!

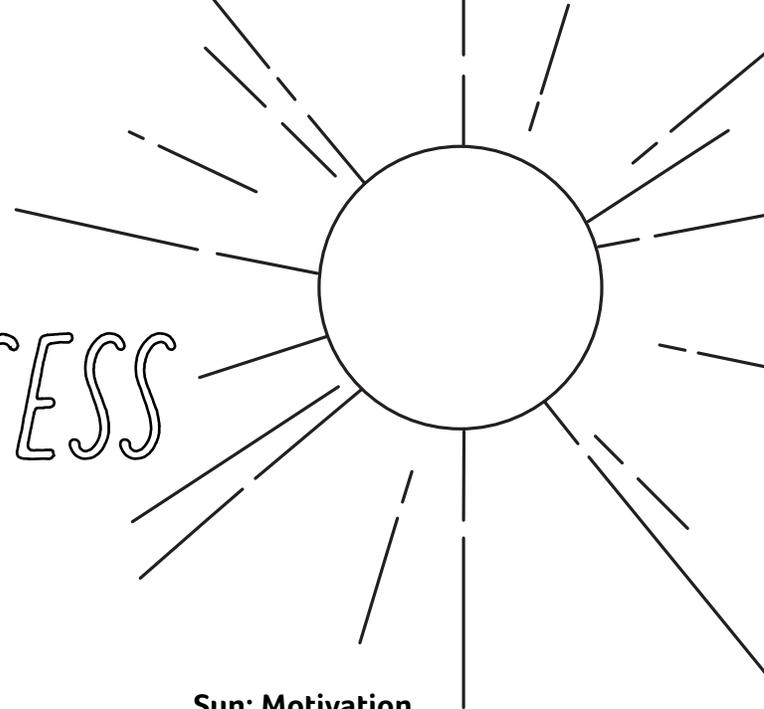
Think of the seed as the start of your financial goals. It's your hopes, dreams and financial future. You get to decide!



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PLANTING THE SEEDS TO SUCCESS

When planting a garden, every step matters. The same is true when it comes to growing your money. Use the coloring sheet as we walk through the process. **Start from the bottom up!**



Sun: Motivation

The reason why you're working so hard towards your goal.

Petals: Accomplishment

Your time, energy, and support has grown into something beautiful.

Write your goals in the petals!

Stem: Financial Plan

Just like a strong stem supports a flower, your plan supports you in reaching your goal.

Fertilizer: Hard work & Commitment

Sure, a flower would grow in soil. But, dedication to your foundation (budget) will help it flourish.

Dirt: Foundation

Create a strong base by creating a budget so you don't spend more than you make.

Seed: Goal

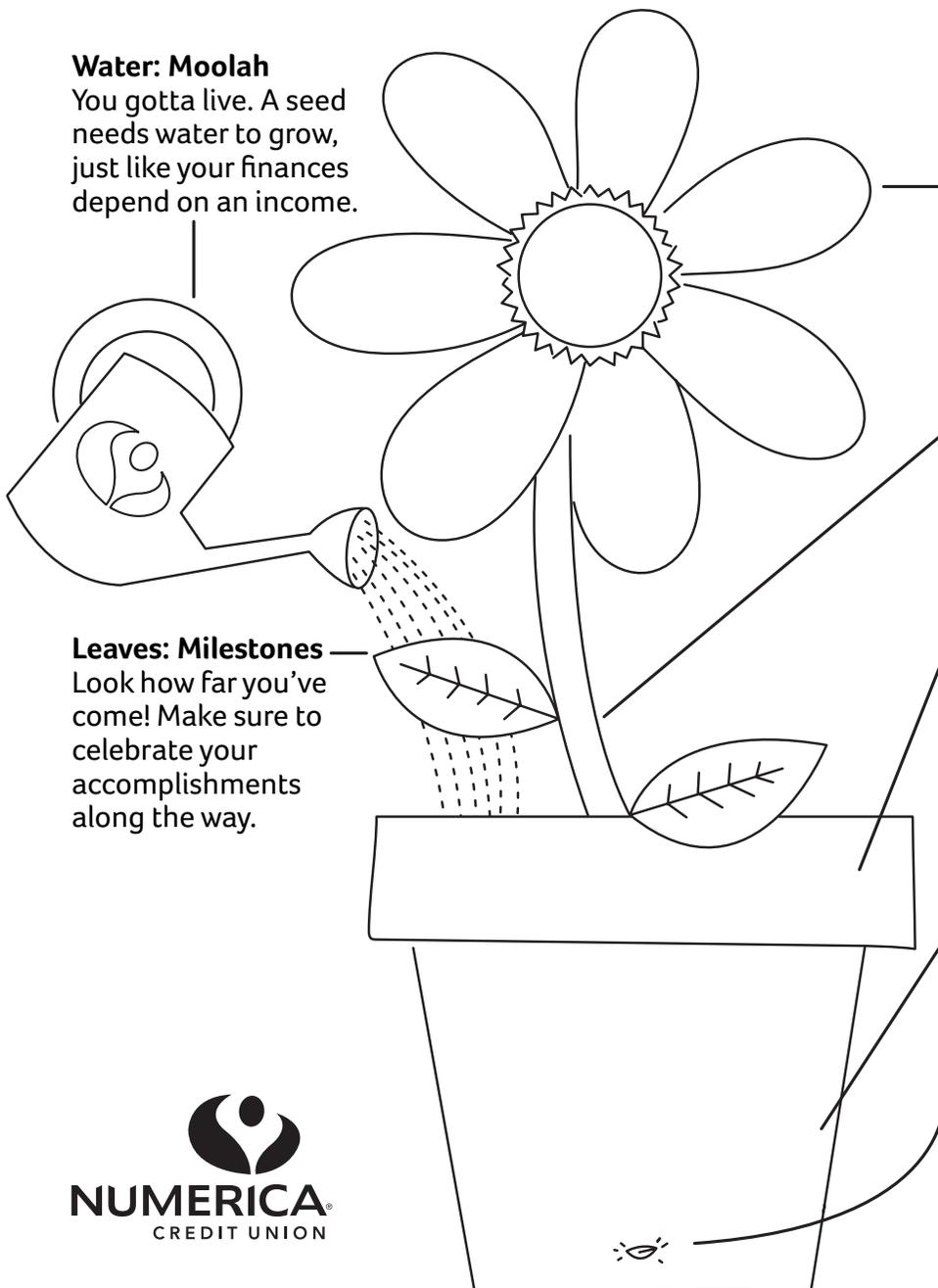
Your financial hopes and dreams.

Water: Moolah

You gotta live. A seed needs water to grow, just like your finances depend on an income.

Leaves: Milestones

Look how far you've come! Make sure to celebrate your accomplishments along the way.



Savings Tracker

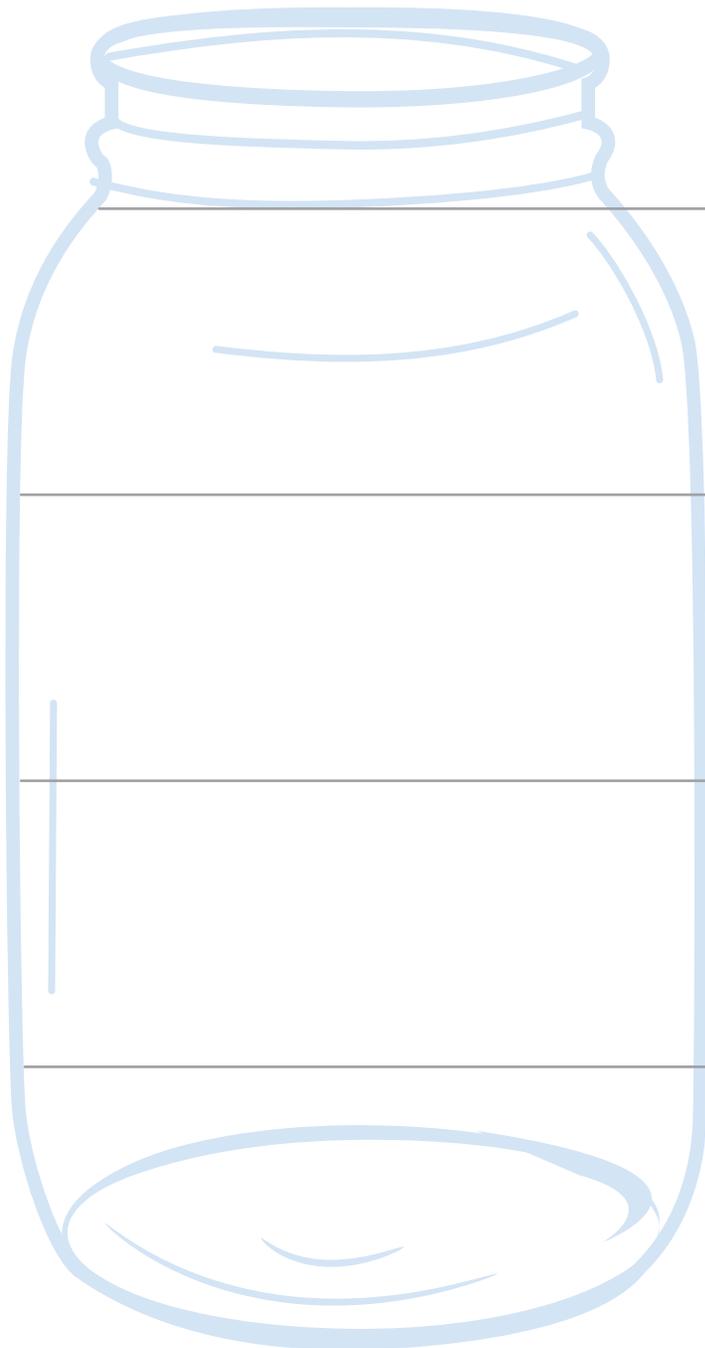
Activity



Saving for _____ Amount needed \$ _____ by _____ .

Split your goal into 25-50-75-100% milestones so you can celebrate as you go.

Color in the jar as you crush your savings goal!



100% = \$ _____

Date _____

75% = \$ _____

Date _____

50% = \$ _____

Date _____

25% = \$ _____

Date _____

Money Scavenger Hunt

Activity



Who doesn't like a good treasure hunt?! This is a great activity to put counting skills into practice and have some fun too.

SET-UP YOUR MONEY SCAVENGER HUNT

Figure out who will be the hider and who will hunt for the money. Take a few dollars in change and hide it around the house. Don't make the hiding places too easy!

For the hider, complete how many of each coins are hidden on the money map.

For the seeker, count the amount of cash you're finding to see how close to your goal you are.

CREATE YOUR MONEY "MAP"



Quarter (\$0.25)

X _____



Dime (\$0.10)

X _____



Nickel (\$0.05)

X _____

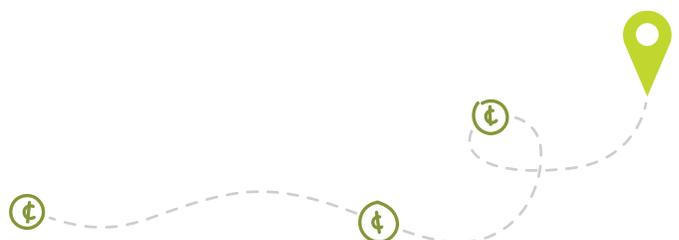


Penny (\$0.01)

X _____

Example: There is \$4.75 hidden around the house. \$3 in quarters, \$1 in dimes, \$.50 in nickels and \$.25 in pennies. Figure out how many of each coin to find.

Help finish your Money Scavenger Hunt by taking a trip to Numerica (or your local financial institution) to deposit your treasure!



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FEY-GS-2022-02-04

Contact Us



**Any questions?
Contact our Financial Education team!**

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