

- IT'S A -
**MONEY
THING®**

Junior

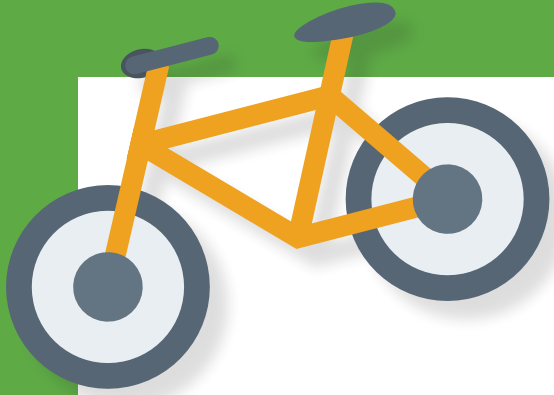
SAVING MONEY

BROUGHT TO YOU BY


HORIZON
CREDIT UNION

hzcw.org/trainingground

Reasons to
SAVE MONEY



People save money to
make large purchases



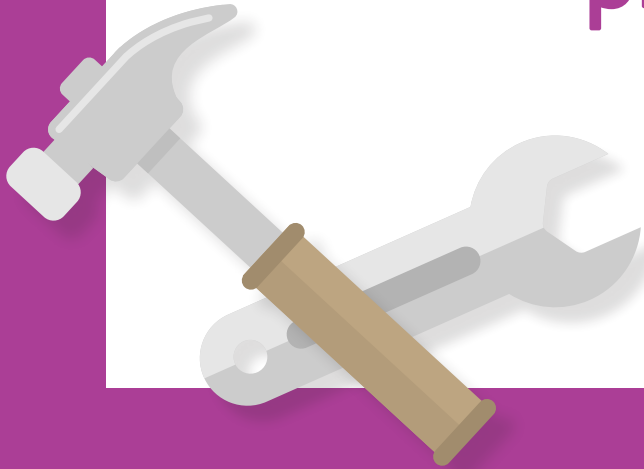


People save money to
build the future they want





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**



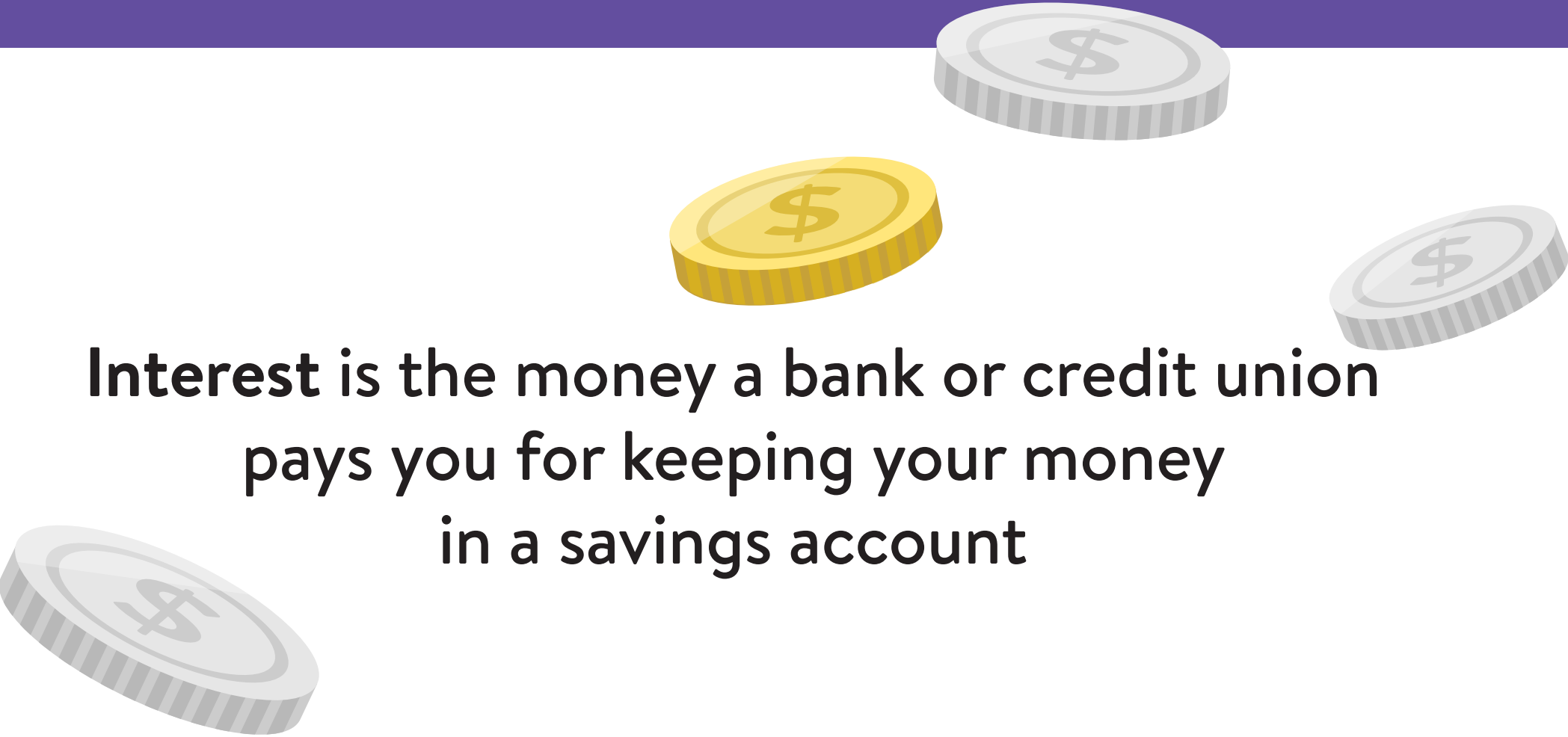
PIGGY BANKS

- 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**



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

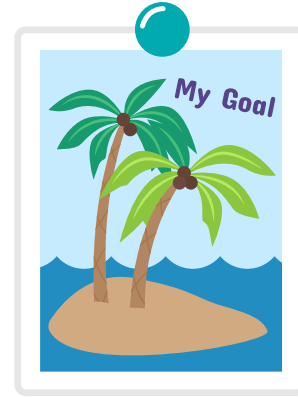
How to save
YOUR MONEY

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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