

BRINGING UP A NATION OF SAVERS



Cut along the dotted line!

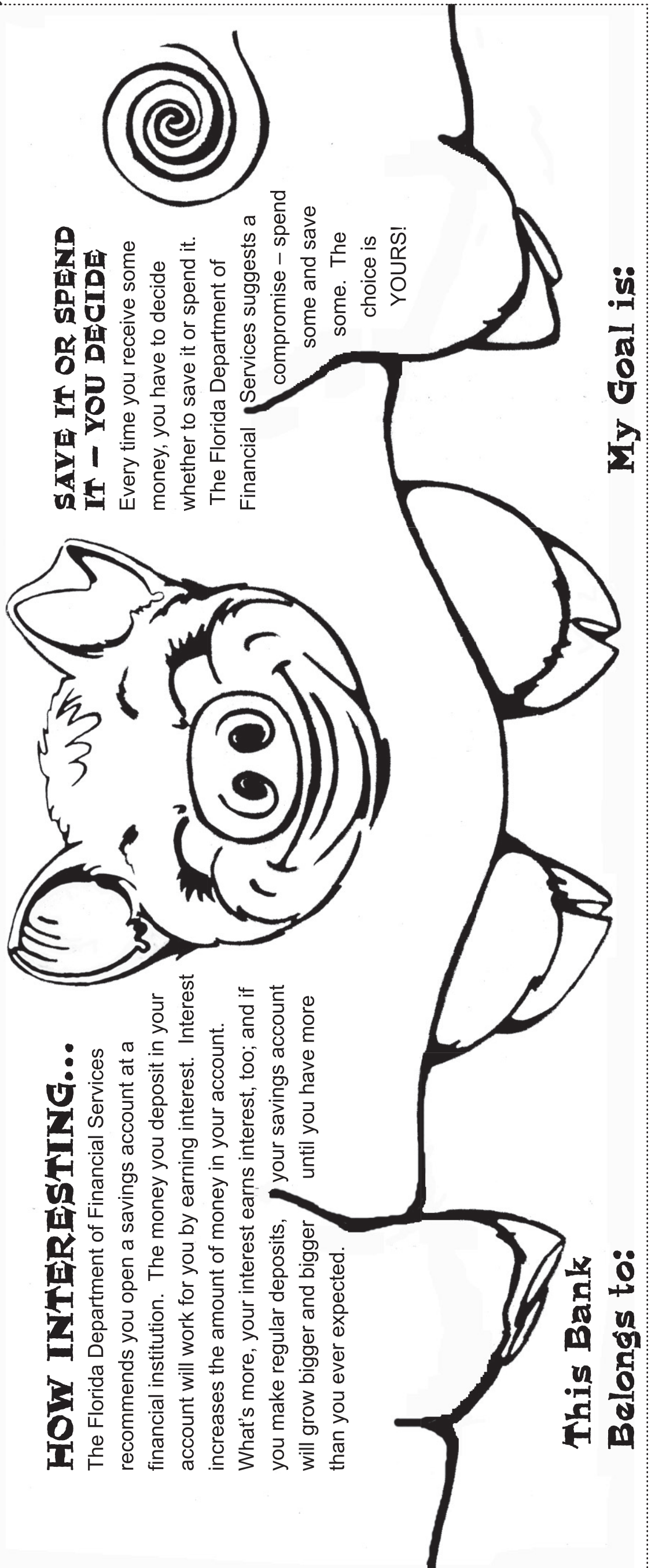
According to a recent survey, 18 percent of students age 16-22 think they do a good job managing their money. Only a quarter of these students, however, view regular savings as a high priority. The Florida Department of Financial Services believes it's important that we help children develop healthy savings habits, so they will be financially responsible as adults.

Children catch on quickly to the idea of saving. After all, they are natural savers – they save everything from stickers to the latest give-aways at fast-food restaurants. DFS wants to encourage children to apply this inclination to saving their pennies, nickels, dimes and quarters, too! An easy way to start children on a financial savings plan is to get them to put money in a bank.

Make a bank out of a 2-liter soda bottle by using the bank “wrapper” at right. This exercise can help children understand that saving is important because it can help them get things they want later. DFS encourages saving and planning as vital activities to our nation's future. They are values DFS helps pass on to the next generation of Americans by promotions such as this.

TIPS FOR ASSEMBLY

- 1.** Ask a child to write his or her name, savings goal, and the amount that must be saved to attain that goal.
- 2.** Cut out the wrapper along the dotted line and glue it to a plastic 2-liter soda bottle.
- 3.** Make a slit in the upper part of the bottle and start saving!
- 4.** Make the bank your own, color it, add stickers, glitter....and have fun!



HOW INTERESTING...

The Florida Department of Financial Services recommends you open a savings account at a financial institution. The money you deposit in your account will work for you by earning interest. Interest increases the amount of money in your account. What's more, your interest earns interest, too; and if you make regular deposits, your savings account will grow bigger and bigger until you have more than you ever expected.

SAVE IT OR SPEND IT – YOU DECIDE

Every time you receive some money, you have to decide whether to save it or spend it. The Florida Department of Financial Services suggests a compromise – spend some and save some. The choice is YOURS!



**This Bank
Belongs to:**

My Goal is:

Tom Gallagher
Chief Financial Officer



FLORIDA
DEPARTMENT OF
FINANCIAL SERVICES