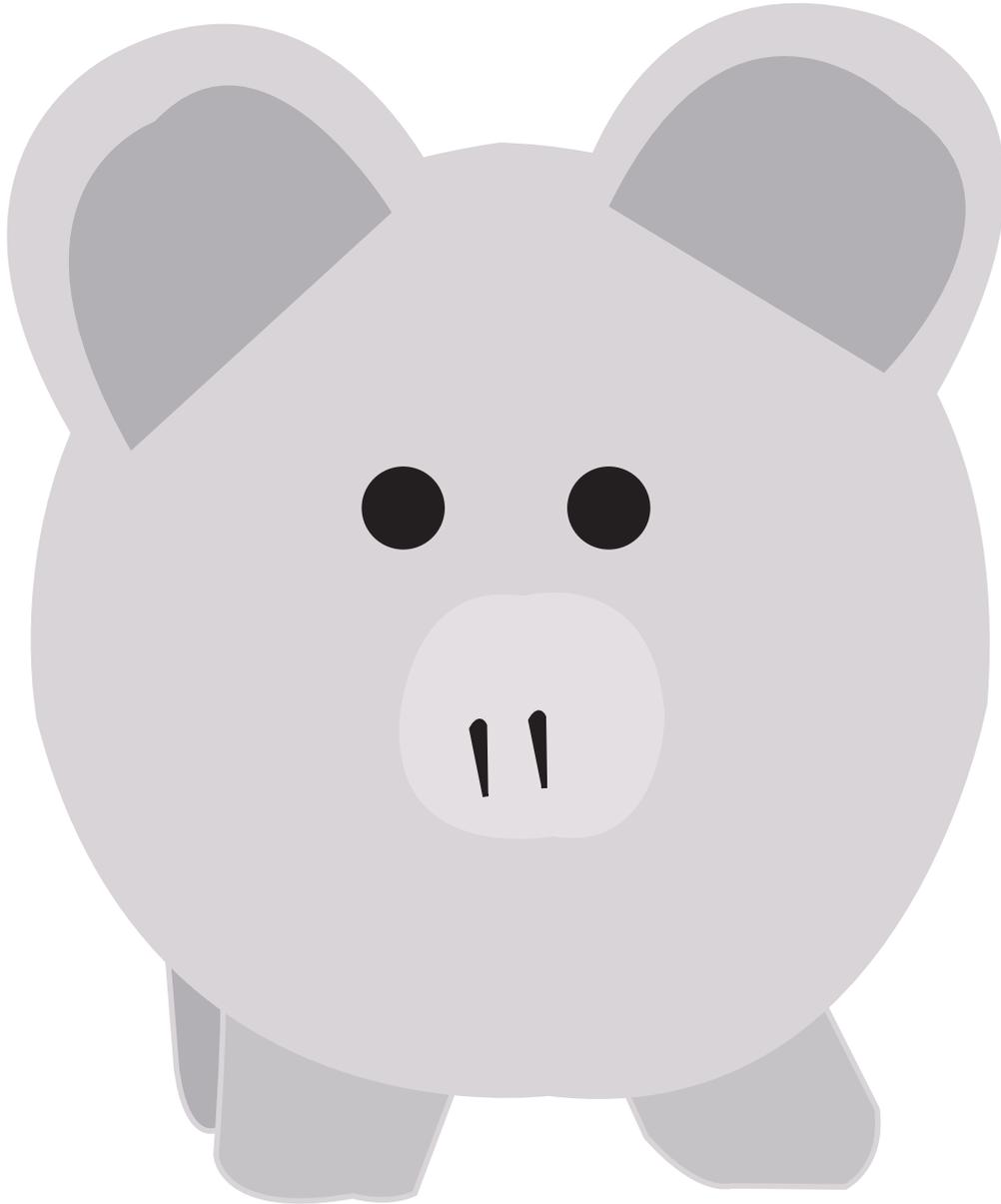


Your future's bright when you bank right.

ACTIVITY BOOK



NORTH AMERICAN SAVINGS BANK

STEPPING STONES SAVINGS

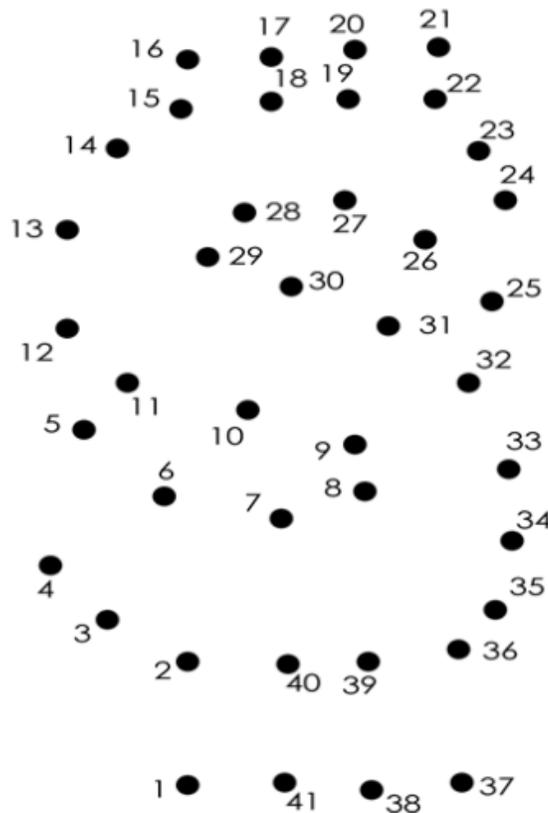
Saving money is fun! Start saving money in your very own savings account!

With a NASB Stepping Stones savings account, you can put money in the bank and watch it GROW!

The more money you put in, the more interest you can earn! Interest is the money the bank will pay you to hold your money.

Save now for things you want later!

Open your own Stepping Stones savings account with only \$25 at your local NASB branch today!*



*New accounts are available to be opened during normal business and lobby hours after COVID-19 measures have been lifted.

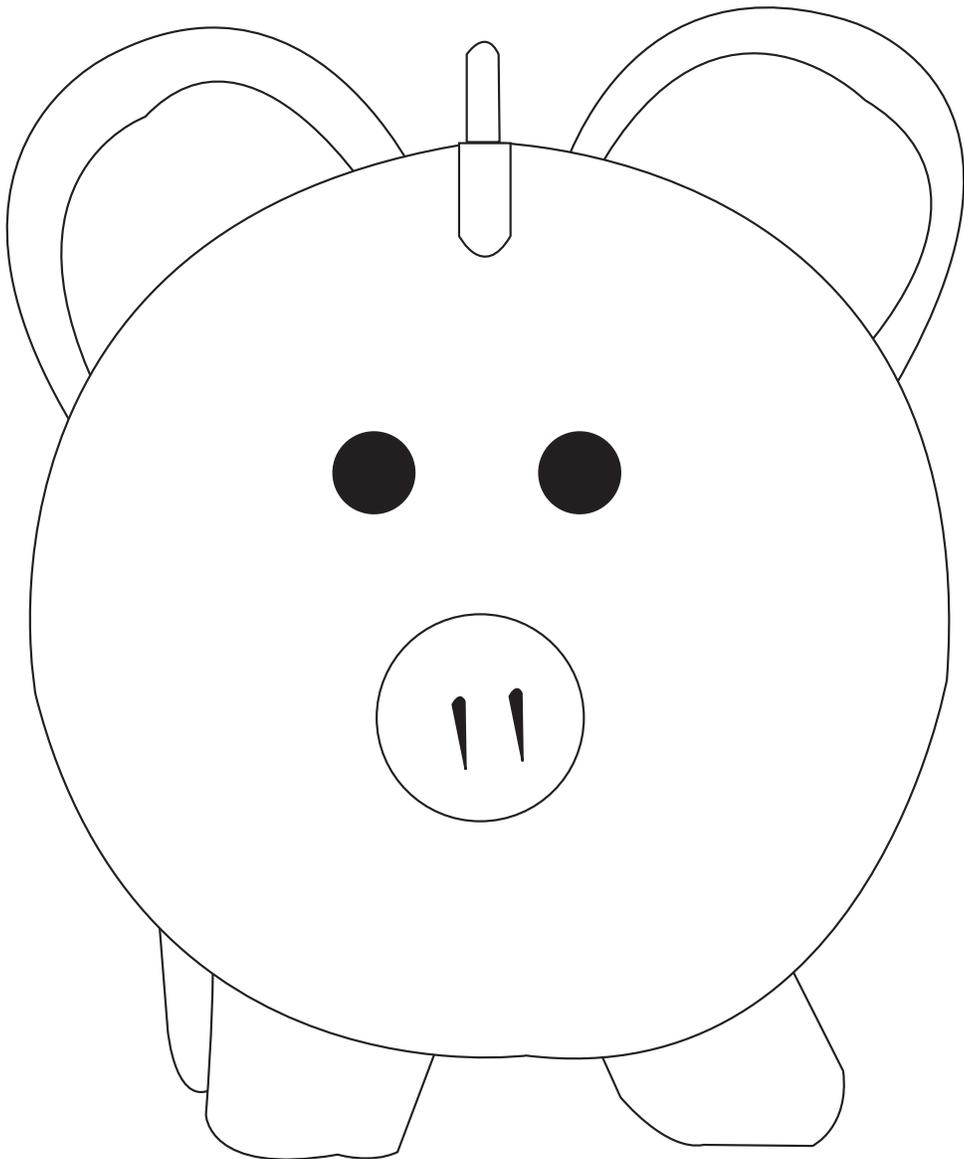
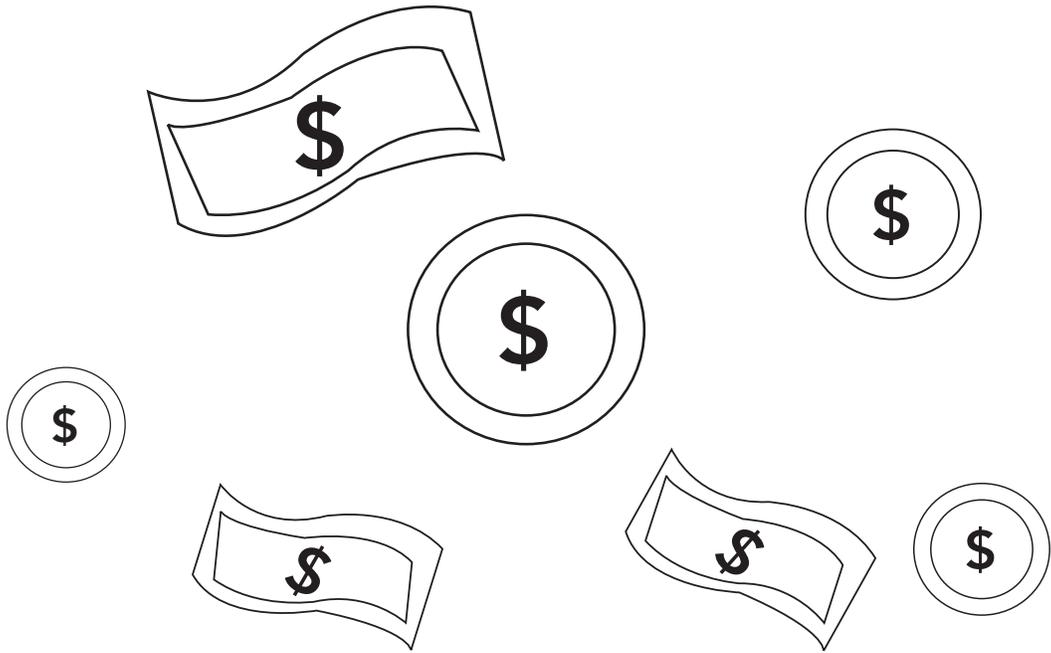
BANKING FUN FACTS

- \$ The typical lifespan of a \$1 bill is 18 months.
- \$ A penny costs 2.4 cents to manufacture.
- \$ The ink used to print money is trackable, magnetic, and has color changing properties.
- \$ If you have \$10 in your pocket and no debt, you are wealthier than 25% of Americans, which is about 81 million people.
- \$ The clay used to make coin dishes is called pygg. Over the years, ceramists developed piggy banks as a play on words.
- \$ The secret service was originally developed to fight counterfeiting in July of 1865.

Banking Terms

C G V T P E K S I B I P W W R K B
D U L Y S Q Z I C Y K M R R A G U
P S W S H U J L C H A T I B E D N
V M T G A D S P P L E C D T L N L
W J T N T R D P L L I C I D G N J
Q K F I K G Y E Y D M O K B S K N
S V Q V J J R E L E K B I I H B Z
F T Z A D M B Z J G X B E G N O F
N L G S U W L W U N S T Z H Y G U
C V I K R U S L Y R W S B T H X C
M S B T E O W L F C W D X S W D T
W I F S X W N U F R P C W E C F L
X W Y Q O Q G M U G B N C R I E L
A E T J A W P I P I Y L T E W Q S
H W P Y A S H J I N A W C T P X P
P C R Q T E G D U B A C H N U L S
V J Q U Y U E F W K P V P I C O A

Debit Budget Checking
Interest Savings





HOW TO CREATE A PIGGY BANK

Milk jug piggy banks are a resourceful way to craft a fun bank that teaches you how to save money and handle your financial resources. Making a piggy bank out of a milk jug also helps recycle old plastic jugs to minimize impact on the local landfill.



Things you'll need:

- 1 gallon milk jug
- 1 egg carton
- Acrylic paint
- Scissors
- 2 empty toilet roll tubes
- Paintbrush or small sponge
- Glue
- 1 gallon milk jug
- Sharpie

Step 1

Remove the milk jug's cap and wash the milk jug thoroughly with warm water and dish detergent. Allow to dry in a cool area outside of direct sunlight. Failing to wash and dry the milk jug thoroughly may result in an unpleasant smell.

Replace the milk jug's cap.

Step 2

Use the scissors to cut the empty toilet paper rolls in half so that you have four short tubes. Lay the empty milk jug on its side in a horizontal position. Glue the tubes onto the long end of the milk jug. These will form the piggy bank's feet and legs. Allow to dry thoroughly so that the legs are secure before moving the milk jug.

Step 3

Flip the pig over so that the jug is resting on the legs. Cut two of the bottoms off the egg carton. These will be your eyes. Glue the two egg carton pieces to the milk jug near the milk jug spout.

Allow to dry throughouly. Use the sharpie to draw pupils on your egg carton eyes.

Step 4

Cut a 5-millimeter-wide slit on the side of the milk jug that you have the eyes on. This will be the slot you can deposit your coins into.

Step 5

Paint the milk jug's cap. This will become the piggy bank's nose, and will also be the area that is removed to shake out any coins deposited inside the piggy bank.

Paint the piggy bank's body. Add as much detail as you wish to you pig. Allow the piggy bank to dry thoroughly before using.

FAMILY ACTIVITIES

Family Goal Jar

Start a family goal jar to save for something you all might want. This could be money for an upcoming vacation, an electronic item or whatever the family might want but can do without right now. This will help kids start to learn about goals, delayed gratification and teamwork as they watch the money in the jar grow.

Needs vs. Wants Activity

Hand out two pieces of paper per child: one for a want and one for a need. Instruct the kids to draw a picture of a need and a picture of a want on each of the pieces of paper. Then invite them to bring up one or both of the items and explain why they drew what they did. It's a good idea to introduce this lesson with a discussion about the key needs (things we all HAVE to have, such as clothing, food and shelter) as well as wants (things that we LIKE to have). The latter is pretty easy; just ask them if there's anything they ever want when they go to the store. Hands will shoot up! When you go through the activity, you'll likely encounter "conditional" needs, ones that are dependent on situation. As long as their logic is sound (e.g. You need a basketball to play hoops.), then let them go have some fun learning.

Chore Commissions, Not Allowances

Consider implementing chore commissions instead of allowances. Explain to your kids how your job works. You get paid to complete certain tasks and to show up and do your job. Teach your kids this same concept by paying them commissions based on chores they do around the house like taking out the trash, cleaning their room, or mowing the grass. This helps your kids understand that money is earned—it's not just given to them.