

First Saver's Club



First National Bank and Trust 800.667.4401 www.bankatfirstnational.com

A quarterly newsletter designed to teach children about money and saving.

Financial Planning

You may think that you are too young to think about financial planning, but the sooner you start the better. Financial planning is managing your money. An easy way to begin financial planning is to create a budget. A budget is a plan for how to use your money. Setting goals should be your first step of creating a budget. A goal is something you want to achieve or do. You can have short term goals or long term goals. A short term financial goal may be to save enough money to buy a movie ticket. A long term financial goal is for a more expensive item, like a new bike. Goals do not all have to be about money. You probably have other kinds of goals. You may want to get an "A" on a test at school, that is a goal. In the space below, list some of your goals about money and about other stuff.

My Goals

Money Jokes

Where do penguins keep their money?

In snow banks!

When does it rain money?

When there's change in the weather!



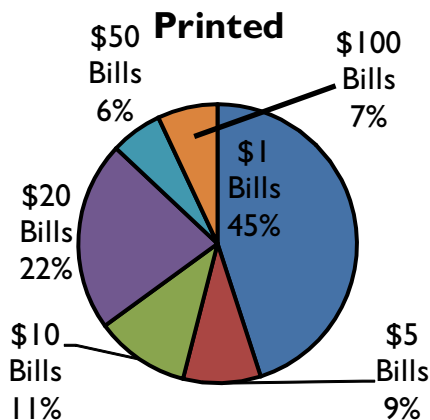
What did Johnny say after he learned how to count money?

It all makes "cents" now!

Why does your bond get serious when you cash it in?

Because it reached its maturity date!

Percent of Each Bill



The United States Mint has 6 different bills to print, and they need to make sure they print the right amount of each bill. Here is a chart showing the percentage of each bill printed.