



How Interesting!

JBT Young Investors Savings Club Newsletter • Spring 2017

Your parents can help you save even more!

Here are six ideas you and your parents can work on together to help brighten your **fiscal** future. Can you think of more ways?

1. Use Jars or Envelopes – Decorate several jars or envelopes that help remind you about why you are saving your dollars and coins. Label and draw a bicycle if you want to save for a new bike. Draw a beach scene if saving for summer vacation spending. You get the idea!

2. See Your Progress – Parents can help you track your savings progress to keep you on track. Maybe a small poster can be made to show how well you're doing, and show where you need to save more to reach your goal faster.

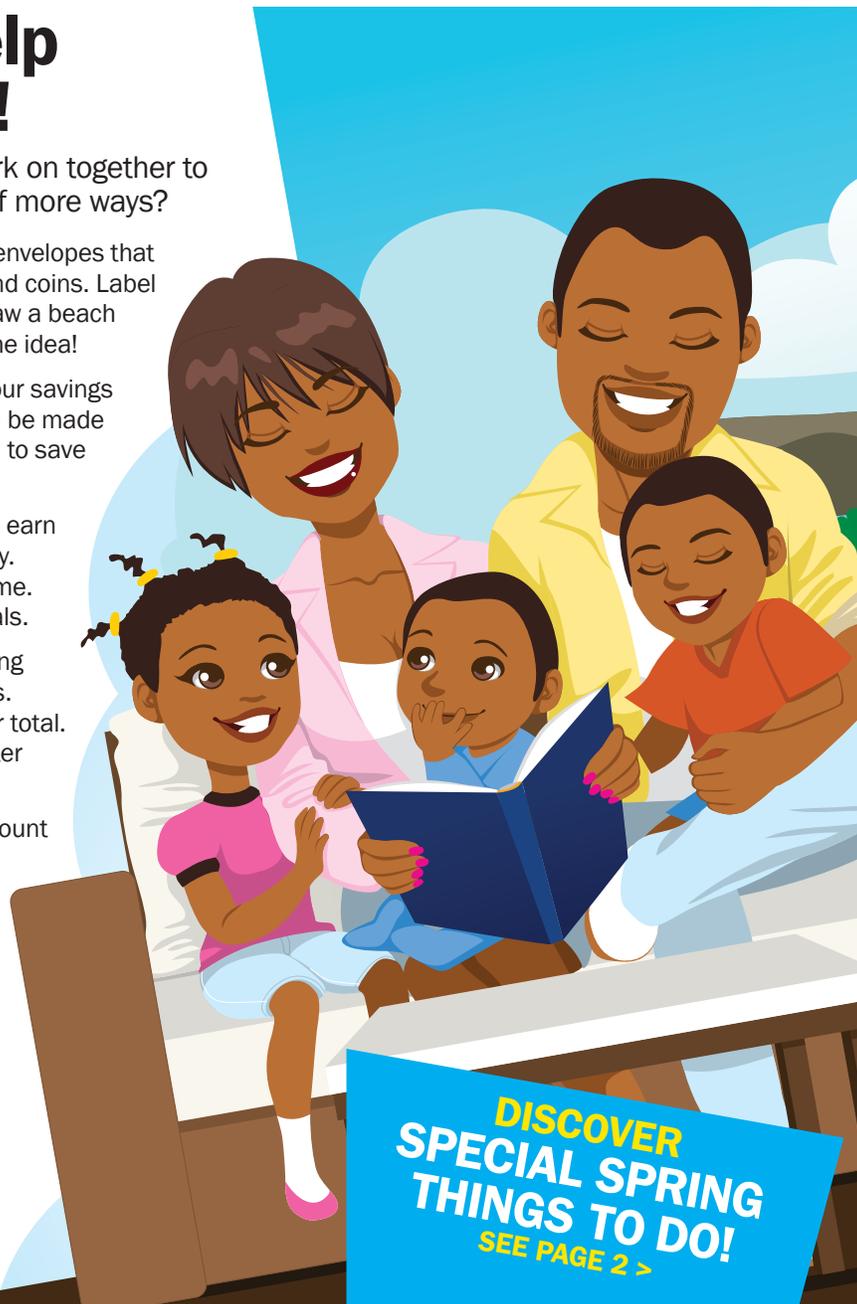
3. Build in Rewards – Ask your parents about ways to earn rewards (more than your saved money!) for saving reliably. Maybe a trip to your favorite spot, or extra video game time. Personal motivation is important to help reach tough goals.

4. Give Savings a Boost – Ask parents about matching a portion of your amount saved if you reach pre-set goals. Your dedication to saving more could help you boost your total. Wouldn't that be cool? Be sure to use your progress poster (see number 2) to stay on track.

5. Add Interest – Your JBT Young Investor Savings account will help you increase your savings by adding **interest** to what you save in your account. So ask parents to take you to your favorite JBT branch when you've saved enough to deposit. (*Hint: You could suggest hitting the local ice cream shop on your way home!*)

6. Keep It Fun – If you understand the basics of counting money, you can learn more about money and life by playing board games like Life or Monopoly. Each presents you with life challenges that can help you make smarter decisions now and in the future.

By making wise choices, you can find a comfortable balance between saving and spending this spring – with your parents' help.



Tips for Parents:

- Just like 'matching funds' can work better for a retirement savings program at work, the same idea can work at home with your young savers. Give it a try.
- Encourage young savers to find a healthy balance between saving and spending of the money they get for allowance or chores. Habits start young. Make sure they are good ones!

Heard a Word?

FISCAL - This is a word used to describe things that involve money. Often, the word 'financial' is used in the same way.

INTEREST - In simple terms, it means the extra money a bank gives to someone who deposits money at a bank, like in a checking or savings account. Likewise, it can be the extra money a person pays to a bank when borrowing money to buy big things like houses or cars.

What if You Were on the \$100 Bill? Draw Yourself.



Creature Treats!

These fresh caterpillars are so cute, you could just eat them up!

INGREDIENTS:

Celery stalks
Peanut butter or cream cheese (room temperature)
Red and green grapes
Blueberries
Grape or cherry tomatoes
Small candy eyes
Celery or radish thin matchsticks



INSTRUCTIONS:

Fill small celery stalks with peanut butter or cream cheese and top with grapes, blueberries or grape tomatoes for the body and head.

Use peanut butter or cream cheese to glue on candy eyes and celery or radish matchstick for antennae.

It's good to eat healthier and have a little fun, too. What else can you make with these ingredients?

Source: womansday.com

Things to Do...

KREIDER FARMS TOUR

1463 Lancaster Road (Rt. 72) • Manheim, PA
717-665-5039 • www.kreiderfarms.com

Filled with facts and humor for all ages, the farm tour program will host thousands of visitors this year. The tour starts at the Kreider Farms Welcome Center next to the Lancaster Inn & Suites Hotel.

YOGEY'S MINI GOLF & ICE CREAM

Located just off Route 422 in Lebanon on South 22nd Street (behind Taco Bell across from Lebanon Valley Mall)
717-272-2561 • www.yogeys.com

Yogey's offers two challenging 18-hole miniature golf courses in a pirate ship theme setting. Enjoy great food and sweet treats, too.

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