



BLUE BUCKS[®]

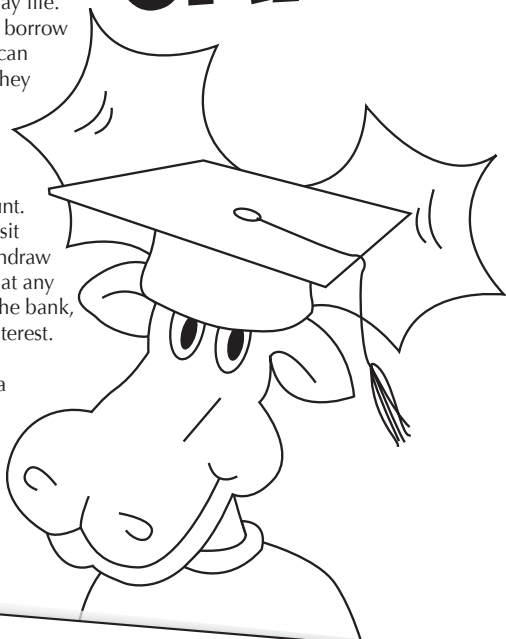
ACTIVITY AND LEARNING BOOK

BANK SMART

A bank is important to you and your everyday life. It keeps your money safe and allows you to borrow money for houses or cars. Different banks can be found all over your neighborhood, and they come in all different sizes. They help build communities and teach people to save.

The best way to save your money and be a part of your bank is to have a savings account. A bank savings account allows you to deposit money (add money to your account) or withdraw money (remove money from your account) at any time. In return for keeping your money at the bank, the bank pays you money, also known as interest.

Example: If you have \$100 and put it in a savings account, and the bank pays 3% interest, then in one year you will have an extra \$3.00 in interest, or \$103 in total. Therefore, the bank paid you \$3.00 for saving your money with them.



SEE IF YOU CAN MATCH THE WORD WITH ITS DEFINITION:

- | | |
|----------------|--|
| ___ Deposit | a) The charge for the borrowing of money. |
| ___ Interest | b) The part of a person's income that is not spent. |
| ___ Income | c) Money received by a person because of work or from return on investments. |
| ___ Investment | d) A transfer of funds to another party such as a bank, for safekeeping. |
| ___ Savings | e) A place for a customer's money to be held on behalf of the customer at his or her discretion. |
| ___ Withdrawal | f) Removing funds from an account. |
| ___ Account | g) An item that is purchased with the hope that it will make money. |

(Answers on back page)

CHECK ✓ THIS OUT!

Below is a picture of a debit card. We pointed out a few of the important parts you'll need to know when using your debit card.

DEBIT/CREDIT CARD



CARD NUMBER

This number represents a specific combination of digits tied to you and your bank. The first six digits represent the bank's identification number and the remaining ten digits are unique to you, the card holder.

MAGNETIC STRIP

This black area on the back of a credit/debit card is full of your account information. When swiped at an ATM or when making a purchase at a store, the magnetic strip sends your information through a computer so the bank knows how much to deduct from your account.

SIGNATURE

Your signature is very important when it comes to being on a credit/debit card. This allows someone to make sure the person making the purchase is the person who owns the card. This is a security feature used on most debit/credit cards.



DID YOU KNOW...



That before paper money was used, Americans used buckskins for money? This is where we get the term "bucks."

That the U.S. has been making coins since 1792?

That people used to save their cash in kitchen jars made of a clay called pygg, and people called them pygg jars? Later, they became known as piggy banks and were made in the shape of pigs.

That it only costs 4.1 cents to make a \$1 bill? It costs the same thing to make a \$100 bill.

There are 293 ways to make change for a dollar?

That in 1996 the 100 dollar bill was the first U.S. bill to undergo a major change since 1928?

That currency is printed on cotton, not paper?

All 50 states are listed across the top of the Lincoln Memorial on the back of a \$5 bill?

That the way to find out if your 1943 penny is copper, is with a magnet? If you can't pick it up with the magnet, it's copper, and it could be worth a lot of money to you.

On a penny, the heads picture side weighs more, so it ends up on the bottom more often in a coin toss? So always pick tails, you have a slightly better chance.

GRAB THE CRAYONS!



WANT SOMETHING TO DO ONLINE?

Blue Bucks games: www.capfed.com/bluebucks
U.S. Mint money games: www.usmint.gov/kids/games

WORD SCRAMBLE

You've read a few terms throughout this book as well as probably heard your mom and dad talk about what THEY do at Capitol Federal®. Below are some scrambled banking terms. See if you can unscramble them!

kocehkcb _____

gedubt _____

sgnvias _____

cntuoca mebunr _____

etsterni _____

sepdtio _____

tbeid rdac _____

rautgneis tpris _____

cknecihg ncacout _____

notuirg merbun _____

orbowr _____

MONEY WORDS

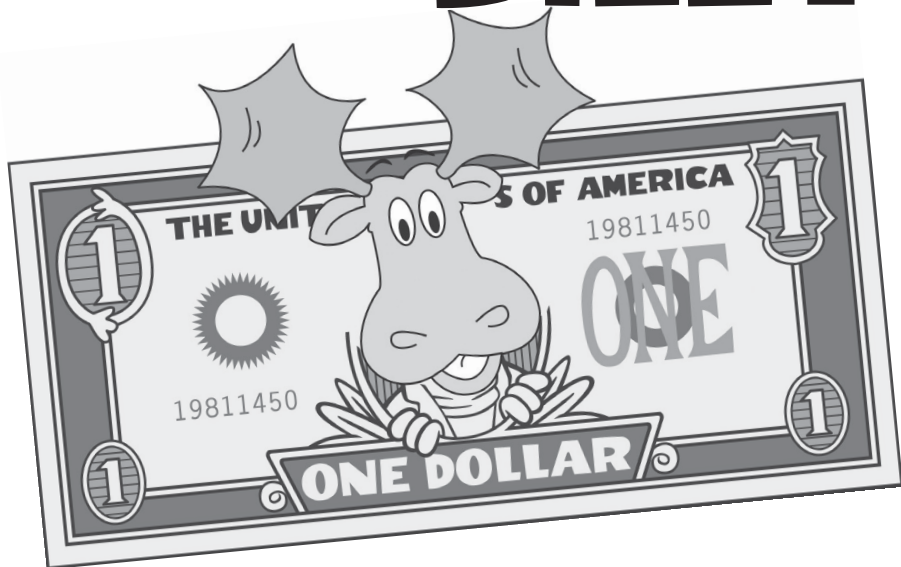
Can you find the words in the letters below:

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

BANK
BENEFIT
EARN
COST
GREAT
EXPENSES
CHOICE
SPEND
SAVE
MINDS
NEEDS
WANTS
INCOME
BUDGET
THINK



WHO'S ON THAT BILL?



Paper money has really been getting a new makeover lately, but one thing is certain, the person on the money, has not changed! Below is a list of paper currency. Can you fill in who is on the cover of each?

- \$1 _____
- \$2 _____
- \$5 _____
- \$10 _____
- \$20 _____
- \$50 _____
- \$100 _____
- \$500 _____
- \$1,000 _____
- \$5,000 _____
- \$10,000 _____
- \$100,000 _____

ANSWERS

DEFINITION MATCH

<u>d</u> Deposit	\$1	George Washington
<u>a</u> Interest	\$2	Thomas Jefferson
<u>c</u> Income	\$5	Abraham Lincoln
<u>g</u> Investment	\$10	Alexander Hamilton
<u>b</u> Savings	\$20	Andrew Jackson
<u>f</u> Withdrawal	\$50	Ulysses S. Grant
<u>e</u> Account	\$100	Benjamin Franklin
	\$500	William McKinley
	\$1,000	Grover Cleveland
	\$5,000	James Madison
	\$10,000	Salmon P. Chase
	\$100,000	Woodrow Wilson

WORD SCRAMBLE

- checkbook
- budget
- savings
- account number
- interest
- deposit
- debit card
- signature strip
- checking account
- routing number
- borrow

Calculate each year-end balance using the simple interest rates listed:

Principal	Annual Interest Rate	End of Year Balance
\$100.00	5%	\$105.00
\$550.00	2%	\$561.00
\$1,200.00	7%	\$1284.00
\$5,000.00	11%	\$5550.00

Then complete the following table using monthly compounded interest:

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Principal	\$100.00	\$106.00	\$112.36	\$119.10	\$126.25	\$133.83
Interest (6%)	\$6.00	\$ 6.36	\$ 6.74	\$ 7.15	\$ 7.58	\$ 8.03
New Amount	\$106.00	\$112.36	\$119.10	\$126.25	\$133.83	\$141.86



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THIS BOOK BELONGS TO:
