

America The Beautiful Quarter Match Game

Try to name the state that matches each of these America The Beautiful quarters? Your choices are Wyoming, Pennsylvania, Mississippi, Arkansas, California, and Arizona. Once you've gotten the answers, it might be fun to search the internet with a parent and learn more about the new quarters that will be circulating in the coming years.



Look for the solution at www.banksynergy.com/penny

Debit & Credit Cards What's the difference?

If you've ever been at the store with your parents, you've probably seen them swipe either a credit or debit card at the register to buy things you need or want. But, do you know the difference between the two?

Debit cards are attached to an account, most often a checking account at the bank. When you swipe your card, you can spend as much money as you have in your account. You can also use your debit card to make purchases on the internet. Debit cards are commonly used at ATMs (Automatic Teller Machines) to withdraw money from your account.

Credit cards might look like a debit card, but they work a little differently. Credit cards can be given out by banks, credit card companies, or stores. Parents may have a credit card from all three. Each credit card has a spending limit that you cannot exceed or there is a penalty. When you buy things at the store, they will notify the credit card company that you have made a purchase. Once a month, you will receive a bill for all the things that you have purchased with your credit card. If you choose not to pay for all of the items at that time, you will then have to pay interest, just like a loan. In this case, there is also a minimum that you have to pay back every month. It is important to be careful with credit cards as you can quickly build up debt, or money that you must pay back over time.

Both debit cards and credit cards can be useful; but, they should always be used with care. Remember your budget and try not to overspend.

Counting on Savings



It's fun to save, especially when you are rewarded for your hard work and get to buy something special. Let's say you wanted to buy a cool new iPad. With tax you will need to save approximately \$550. It sounds like a lot, but with time, patience, and good savings habits you could have your very own! See if you can figure out how many of each bill you'll need to equal \$550 of your savings.



Word Scramble

Can you unscramble these words? If you need some help, just look for clues throughout Penny's newsletter. All of these words are somewhere close by.

RRAQEUT

LLCTOINEOC

EIBTD

LIPCNAE

GYGPI NKBA

Parents Corner

Do you give your children an allowance? There can be plenty of benefits to offering your little ones a stipend.

When pay day comes around, we all feel a sense of accomplishment for our hard work. Children feel the same way. Make sure they understand that doing chores or making good grades is the reason for receiving their allowance. You'll find that they are more likely to want to clean up that messy room or finish homework early. Let these responsibilities grow along with your children. Start with simple tasks (cleaning up their room, picking up toys) and progress to chores that will help teach them to be an adult (cutting the grass, washing the car, laundry, etc). Not only will they be learning the value of hard work, but they will be more appreciative of money earned than have been given.

An allowance can also help children develop a better understand of budgeting. If you give your child a specific amount of money monthly or bi-monthly, they will have to learn to manage their spending over that time period. For instance, they may think twice about buying that video game if it leaves them with no money until the next allowance period. Two weeks can seem like an eternity to a child.

If you have a saver on your hands, then encourage your child to start a Synergy Minor Savings Account and watch their funds flourish as they save for a big item or prepare for the future.

Synergy Cents

From the desk of *Penny D. Pelican*

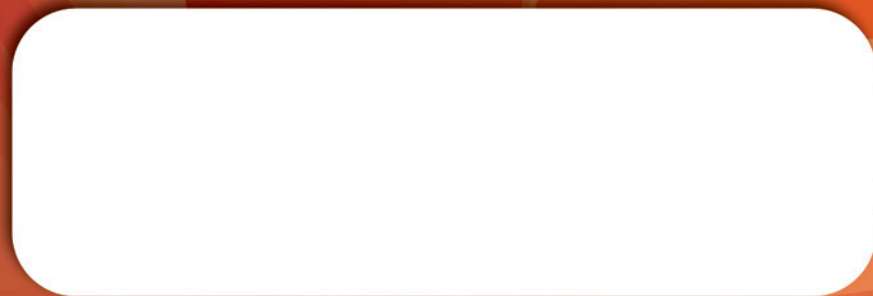


One of my favorite hobbies is collecting coins. Collecting has been around for a long time. People like to save things. It can be fun for all ages. Some collect just for the enjoyment and others collect to increase their wealth. No matter which reason you collect, the idea is the same - hold onto something long enough hoping that it increases in value.

Instead of watching TV or playing video games, I like to sort through change and find old or rare coins. You can start a coin collection today. First, you'll want to decide which coins you want to collect. Sure you could collect them all, but it's also fun to pick a specific type of coin and keep those. Once you've decided which coins you want to gather, then it's time to start looking! Just go through the coins in your piggy bank or ask your parents if they have coins stored that you can go through.

My favorite coins to collect are quarters. There are so many to find and explore. Some older quarters are actually made of silver and those can be worth quite a bit of money. From 1999 - 2008, quarters were released that had each state on the back side. Beginning in 2010, new quarters have national parks and other national sites on the reverse of the quarter. With just those two series, you already have 106 quarters that you can collect. If you're having trouble finding a particular coin, you can always come into Synergy Bank and we'll help you find the one you're looking for.

Good luck with whatever collection you decide to start. Remember to have fun and keep your prized collection safe and sound.



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