

# Kid Scoop

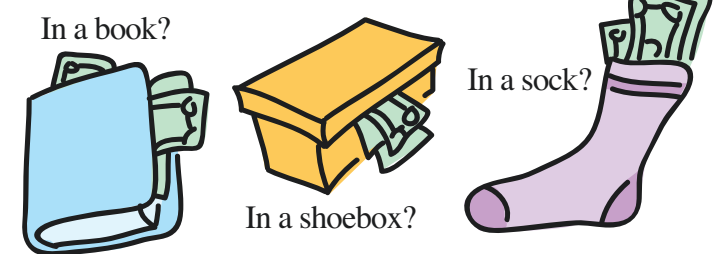
THE AWARD-WINNING PRINT & ONLINE FAMILY FEATURE



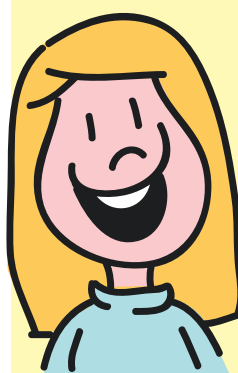
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## INTEREST It pays to save!

It's important to save at least some of your money instead of spending it all. But where's the best place to save it?



If you save your money in a **savings account**, the bank or credit union **pays you** for letting them hold your money. That payment is called **interest**. Over time, interest adds up and your money starts to grow!



## Penny's Savings

Penny McThrifty has been saving her money for a couple of years. Between birthday gifts and earning money on her own, she's doing pretty good. She's made a lot of **deposits**, and some **withdrawals**. The money that is in her account is called a **balance**.

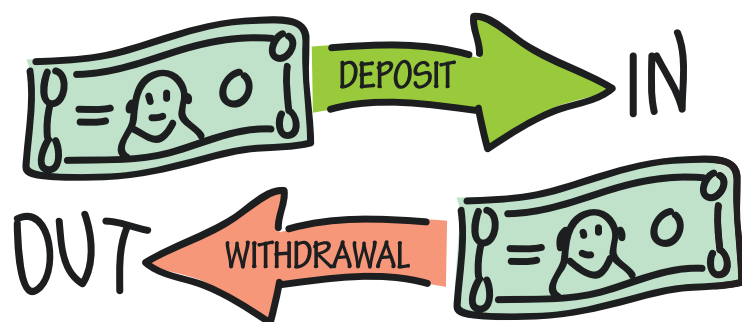
Fill in the missing numbers in the balance column to discover how much is in Penny's account.

Date	Description	Withdrawal	Deposit	Balance
10/1/15	Birthday Gift		\$25.00	\$125.00
10/5/15	Babysitting		\$8.00	\$133.00
10/10/15	Movie ticket	\$7.00		
10/13/15	Bowling	\$11.50		
10/22/15	Interest		.50	
11/5/15	Babysitting		\$8.00	
11/22/15	Interest		.55	
11/23/15	Babysitting		\$10.00	

## Money in, money out

When you put money into your savings account, it is called making a **deposit**.

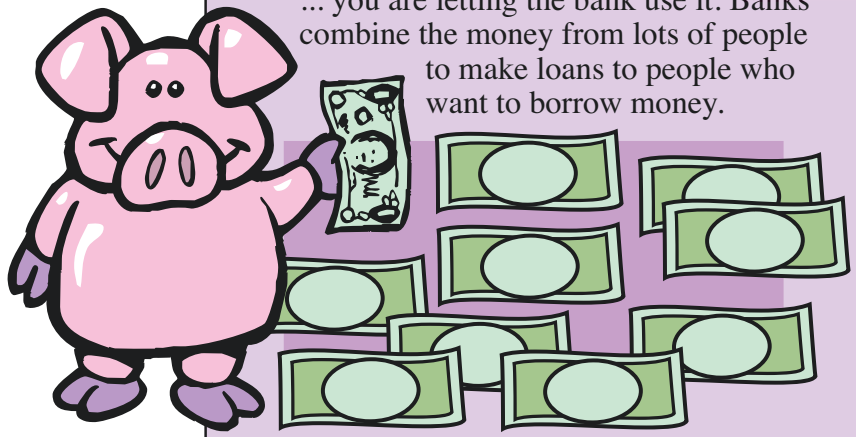
When you take money out of your account, that is called a **withdrawal**.



### Let's Talk!

Ask a parent to tell you about something they saved their money to buy. Was it hard to save the money? How did it feel when they finally reached their goal?

## When you make a deposit ...



... you are letting the bank use it. Banks combine the money from lots of people to make loans to people who want to borrow money.

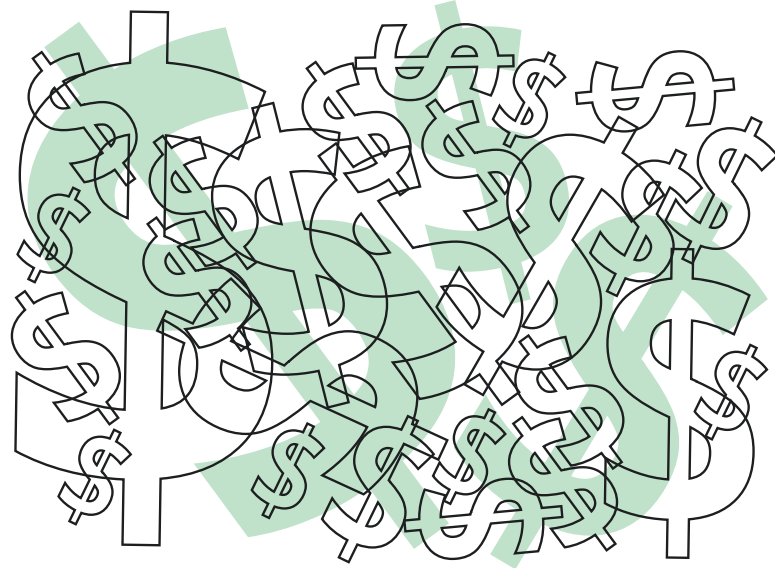
The bank pays you to let them use your money. This payment that the bank makes to you is called **interest**.

People who borrow money from a bank pay a fee to the bank for the use of the money. This fee that people pay the bank is also **interest**.

Standards Link: Social Science: Students understand the basic concepts of economics.

## Kid Scoop Puzzler

How many dollar signs can you find?



Standards Link: Visual Discrimination.

## Double Double Word Search

Find the words in the puzzle. Then look for each word in this week's Kid Scoop stories and activities.

- WITHDRAWAL
- INTEREST
- BOWLING
- BALANCE
- DEPOSIT
- ACCOUNT
- SAVING
- BORROW
- LOANS
- MONEY
- TOTAL
- GOAL
- PAYS
- BANK
- FEE

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

Standards Link: Letter sequencing. Recognized identical words. Skim and scan reading. Recall spelling patterns.

## Pop Quiz

- Taking some money out of a savings account is called a:
  - deposit
  - withdrawal
  - balance
- Putting money into a savings account is called a:
  - deposit
  - withdrawal
  - balance
- The total amount of money you have in a savings account is called a:
  - deposit
  - withdrawal
  - balance

ANSWERS: 1. b, 2. a, 3. c.

## By the Numbers

Can you find 10 numbers in the newspaper that add up to exactly 100? Now find 15 numbers that add up to exactly 150!

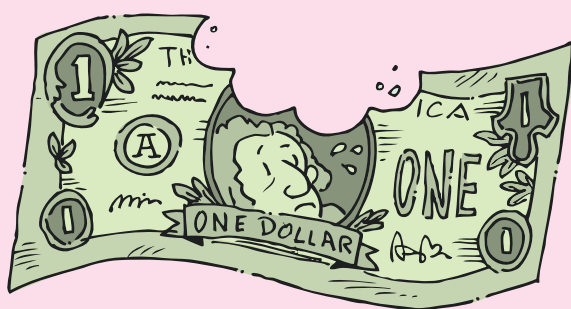
Standards Link: Research: Use the newspaper to locate information.

## FROM THE Kid Scoop LESSON LIBRARY

### Word Problems

Find four percentages in the newspaper and re-write each of them as words. For example: 43% = forty-three percent. 50% = fifty percent (or one half).

Standards Link: Research: Use the newspaper to locate information.



Why did the student take a bite out of the dollar bill?

ANSWER: His mom told him it was for lunch!

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