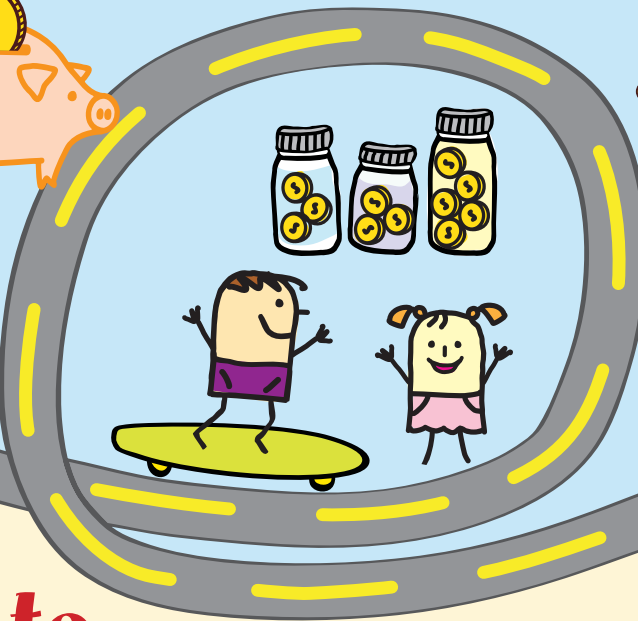
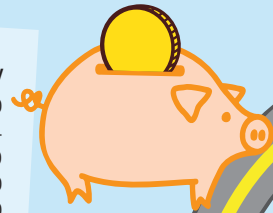
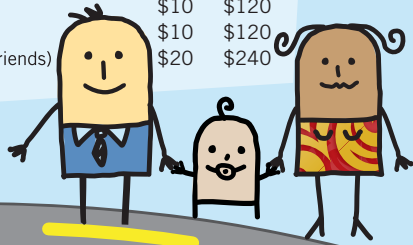


General tips

Save the Money You Earn:

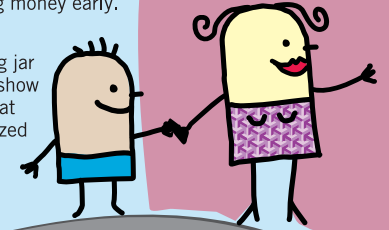
	Monthly	Yearly
Save 50 cents a day in loose change	\$15	\$180
Drink one less soft drink a day	\$22	\$264
Bring lunch to school	\$40	\$480
Eat out two fewer times a month	\$30	\$360
Buy store brands	\$10	\$120
Use fewer cell phone features	\$10	\$120
Conserve gas (share rides with friends)	\$20	\$240



3rd - 5th grade

- Take your kids to the bank to gain an understanding of depositing money and making basic transactions.
- Use allowance to teach kids about saving and spending money early.
- Create a saving jar, spending jar, sharing jar and investing jar to show the different ways that money can be organized and used.

BANK

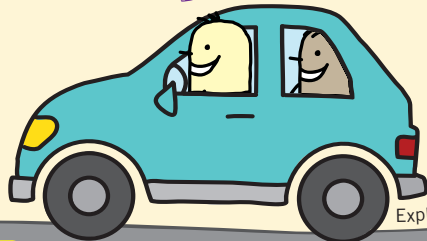
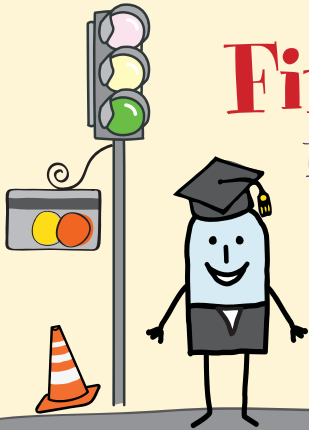


Pre-school through 2nd grade

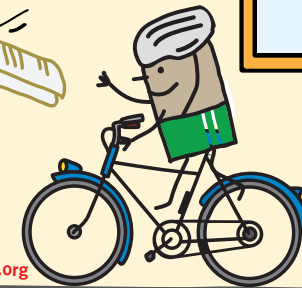
- Ask relatives to contribute to a college fund instead of giving toys.
- Start saving early by opening a college savings account or exploring 529 college savings plan options, available in every state.

The Road to Financial Responsibility

Pointers for parents at every stage



Explore more financial activities for different age groups at moneasyougrow.org



11th - 12th grade

- Talk to your teen about credit and avoiding identity theft. They should understand the implications of accumulating debt and aim to pay off their monthly balance in full.
- Help your teen learn about scholarships, investments and funding plans now so they're better prepared to make decisions on what college, trade school or university to attend.
- Ask relatives and friends to contribute to a savings fund as a graduation gift.

9th - 10th grade

- When starting a first job, help your child create a savings and spending plan so they learn smart strategies for using their money in the future.
- Research scholarships and other college funding resources now to cover the rising costs.
- There are a lot of expenses when your child goes off to school. Set a goal and start saving together for housing, travel and other costs.

6th - 8th grade

- Help your kids find simple jobs, such as babysitting or car washing, to start earning and saving money.
- Include your children when planning finances that involve them so they can learn how to make sound financial decisions.
- Take your kids to the grocery store. Have them help make decisions about what to buy based on your budget.



Kids Count
TOWNE BANK
RICHMOND