

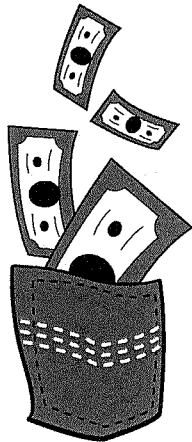
A1

Grades K-2

(1 of 2)

Sam's Silly Saving Spots

Once upon a time there was a boy named Sam who loved doing jobs around the house and helping his neighbors with things they needed to have done.



Sam liked to rake leaves, walk his neighbor's dog, and take out the trash for his mom.

Sometimes, he earned money for doing these jobs.

Sam knew the importance of keeping the money he earned in a safe place. So every time he got some money, he thought of a safe place to put it.

The first time Sam earned money, he put it in his pocket. He just knew it would be safe there. After all, he was the only one who ever wore those pants. What could possibly happen to his money in his pocket?

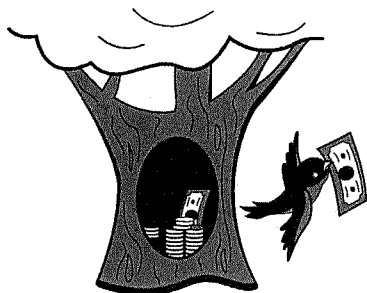
Sam went to the park later that day and played with his friends. They ran around and chased each other. They played on the playground. They even climbed a tree.



Later that night, when Sam went to look for his money—guess what?—it was missing!

Sam thought and thought. His money must have fallen out of his pocket. He was sure his pocket would be a safe place for his money, but apparently it wasn't.

The next day Sam earned money helping a neighbor in the garden.



He decided his pocket wasn't such a good place to put his money, so he thought of a new idea. This time, he decided he'd put it in a tree in his back yard. He just knew it would be safe there. Nobody but Sam climbed that tree.

So Sam put his money in a little hole in the tree.

Sam went off again to play with his friends. While he was gone a bird came along and landed in the tree.

And, guess what? The bird found Sam's money. The bird was building a nest nearby and thought the money would be good for her nest. Off went the bird with Sam's money.

A1

Grades K-2

(2 of 2)

When Sam came back later to look for his money, what did he find? It was missing! Poor Sam, what was he going to do?

Sam thought and he thought and he thought some more. He thought about the places he'd put his money already. His pocket wasn't safe because the money could fall out. The hole in the tree wasn't safe because a bird might fly away with his money.

Finally, Sam had a great idea. He'd recently read a story about pirates. He thought it would be fun to be a pirate. He could say fun words like arghhh, and scallywag and walk the plank. He could sail the seven seas on a pirate ship. And when he had treasure, he could bury it!



The next time Sam earned money he marched right out to the back yard with a shovel and buried his money there in a little box. After all, pirates keep their treasures in a chest, right?

Sam just knew his money would be safe there in the backyard, buried like pirate's treasure.

He left and went back inside. Hours passed. Days passed. Weeks passed.

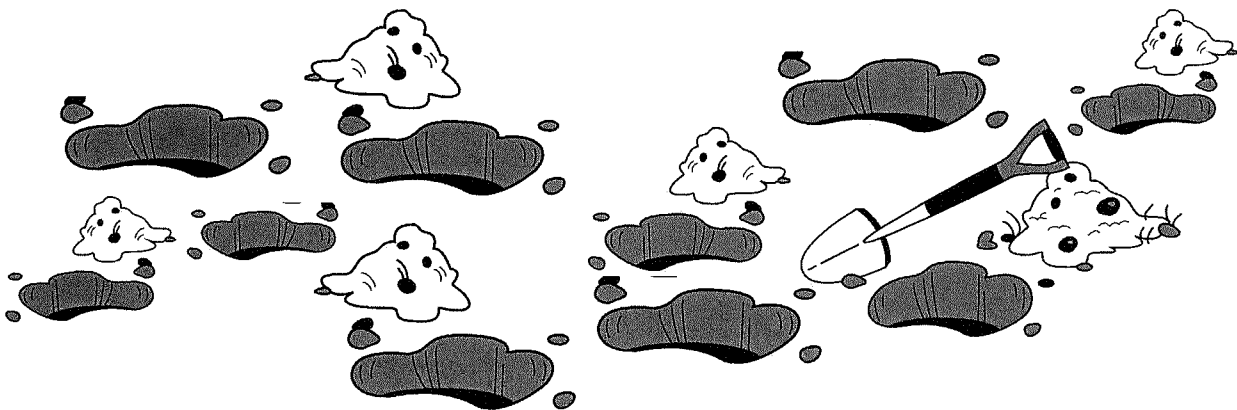
Sam almost forgot about the money he buried in the back yard. Then one day he wanted to use his money to buy a special toy. He remembered his money was buried in the back yard.

He got his shovel and went out to the yard. He went to the place where he thought it was buried. He dug and he dug and he dug some more. But there was no money!

He thought, maybe this isn't quite the right place.

He moved to a different spot and dug some more. Again, no money! He did this not one time, not two times, not five times, but ten more times! **Still no money!**

Sam decided his money was pretty safe—so safe not even he could find it! **Silly Sam.**



**Most
Safe**

**Least
Safe**

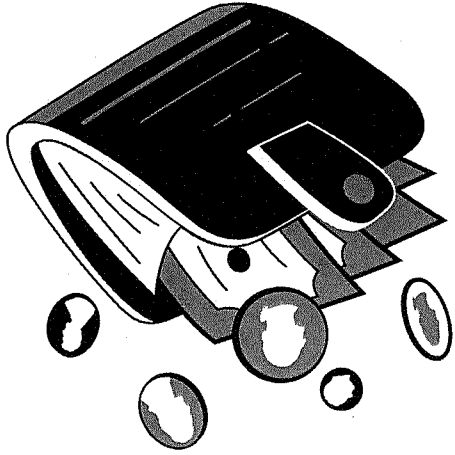


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED

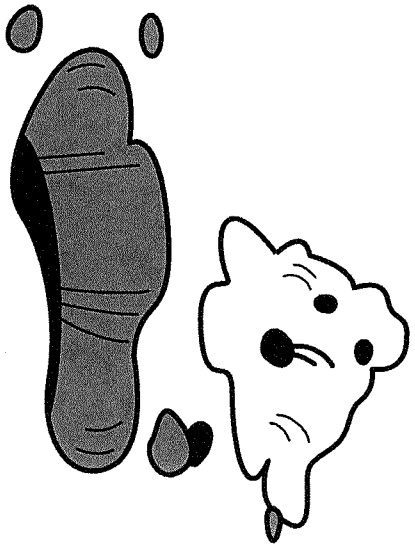


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED





Wallet



Hole in Back Yard

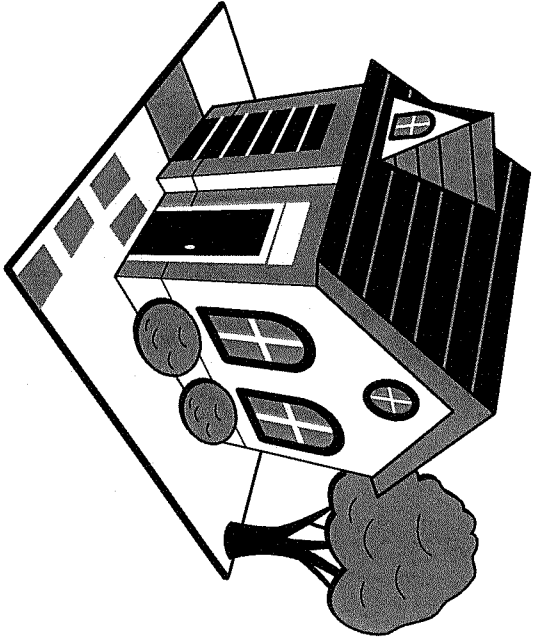


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED

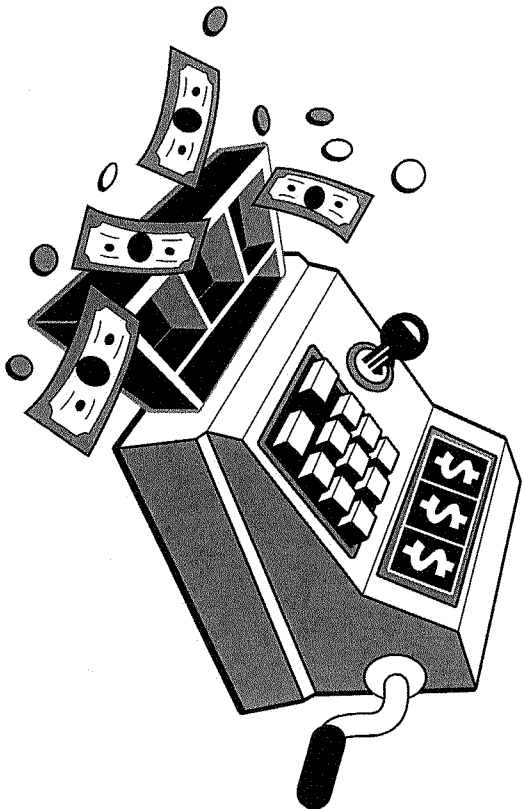


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED





Friend's House



Toy Cash Register

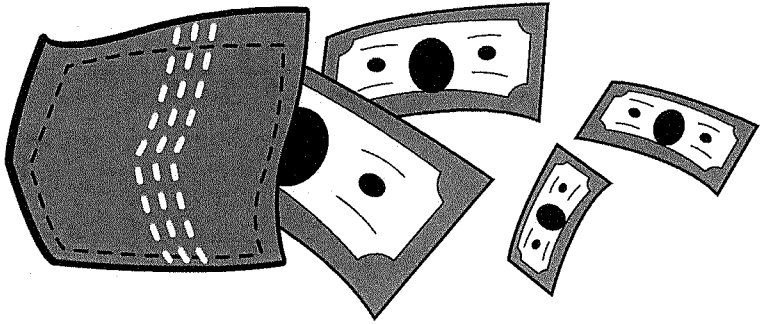


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED

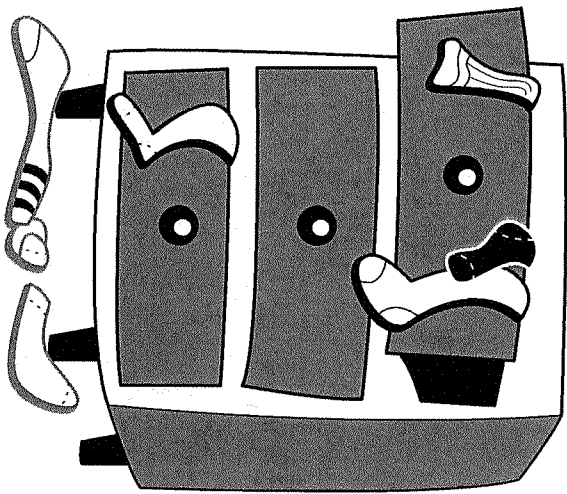


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED





Pocket



Sock

Drawer

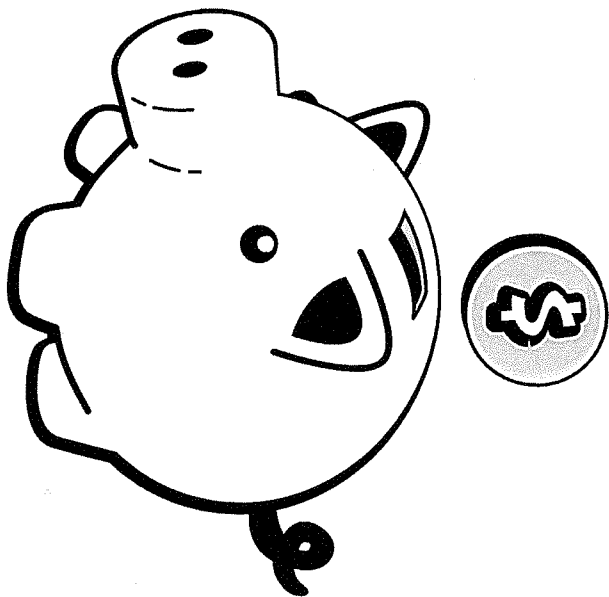


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED

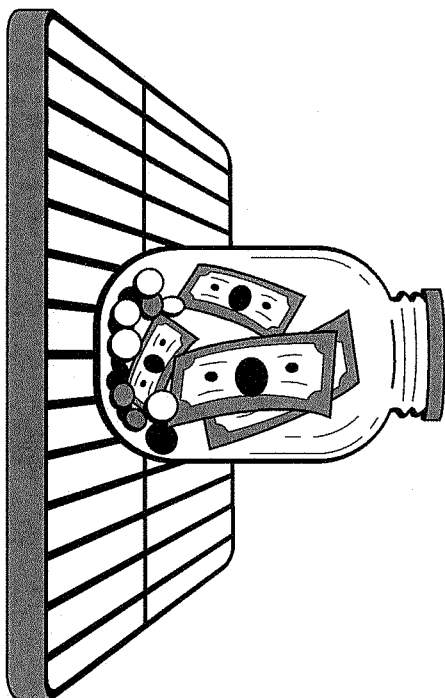


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED





Clear Piggy Bank



Jar in Refrigerator

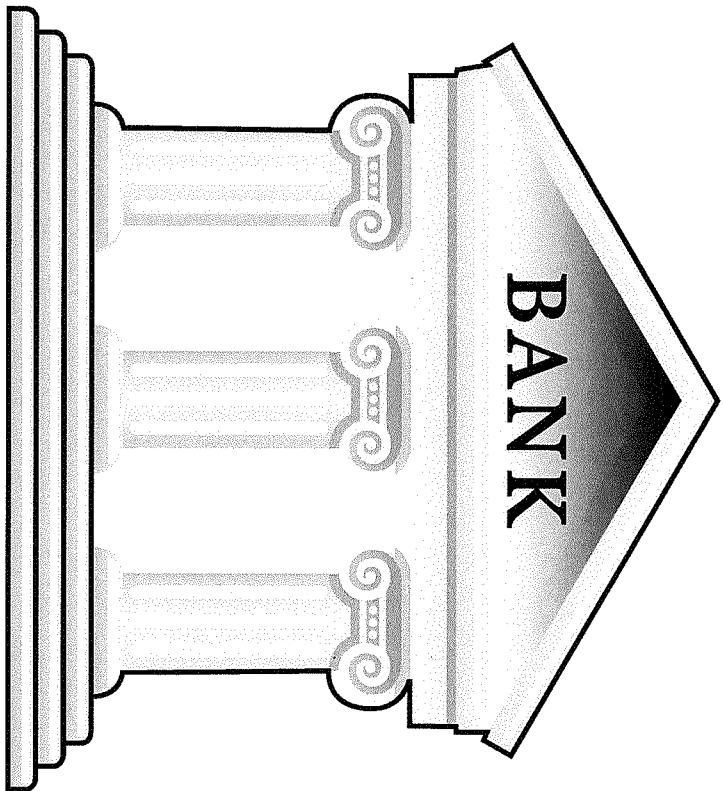


© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED



© 2020 American Bankers Association, Washington, D.C.
REPRINTING IS PERMITTED





Bank



HOW SAFE?

Lesson Information

Overview

In this lesson, students learn some places are safer to keep money than others. Students listen to a story about a boy who puts his money in silly places, only to find later that it is missing. Then students arrange places to keep money in order from the least safe to safest.

Objectives

Students will be able to:

- Identify safe and unsafe places to keep money.
- Explain why a bank is a safe place to keep money.

Vocabulary

Bank, Coins, Risk, Safe

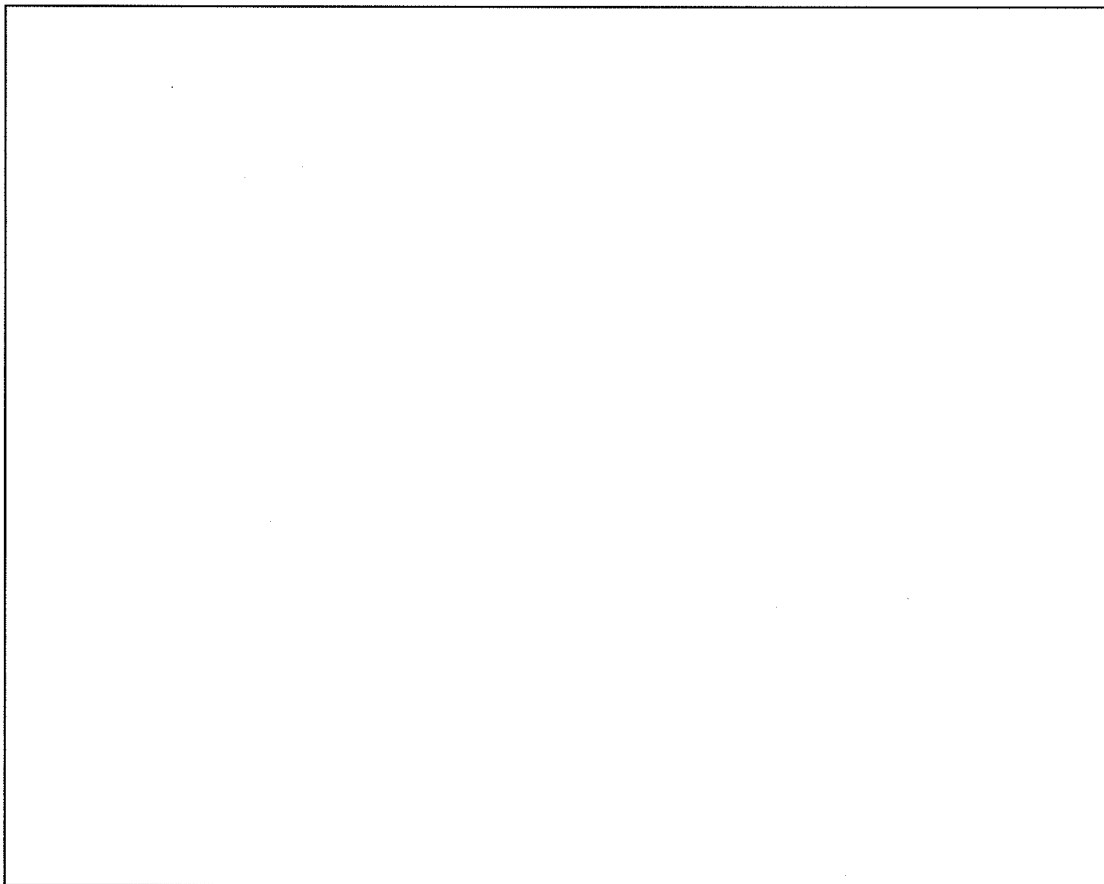
Suggested Extension Activities

1. Have students draw a picture of a safe place to keep money on the **My Smart Saving Spot Student Activity (A4)**.
2. Have students ask their parents or family members about places they have kept their money and record their answers on the **Safe and Silly Saving Spots Student Activity (A5)**. This could be assigned as homework and have the students discuss it another day. They could win prizes that the banker provides in advance for the most creative saving place, the most outrageous, the most safe, etc.

Name _____

My Safe Savings Spot

Directions: If you were saving money, where would you put it to keep it safe? Draw a picture of the place you would put it.

**NOTE TO PARENTS:**

Today your student learned about places that are safe to keep money they are saving. You can promote saving by encouraging your child to set a savings goal and decide how much money they will need to reach the goal. Help your child determine a safe place to keep money that is being saved. Consider opening a savings account for your child at a bank.