



CORNHUSKER

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P.O. Box 80009
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KidsCount

A Financial Newsletter for Youth

Summer 2015



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Committed to your success.

Member FDIC



Youth Banking Products & Services

Youth Savings

Youth Checking

PowerUp

College Savings Plans

Prepaid Student
MasterCards®



Cornhusker Bank Youth Safety and Savings Fair

Cornhusker Bank will hold its annual Youth Safety and Savings Fair on August 22 at our Apple's Way location at 63rd and Highway 2 (6100 Apple's Way) from 1-3 PM. This event will include a petting zoo, a firetruck, carnival games, a bounce house, facepainting, a balloon artist, fingerprinting and ID cards for families, lunch of hot dogs, chips and water, and many more activities involving safety and savings....all free! Big and little kids alike are encouraged to wear their favorite super hero costumes, and Cornhusker Bank's own super-heroes, Super Bill and Penny Wise, will be on hand to greet them.



Cornhusker Bank is the home of Super Bill and Penny Wise, a dynamic duo with super money-saving powers, who help show your kids how saving can be easy and fun.

Be a Good Spender

Good spenders are careful with their money and make smart decisions. They know the difference between their needs and their wants. They can make the money they have go farther. There are ways of getting what you want without paying top dollar for them. One of the best ways to save is to wait for sales. If you see something you want to buy in a store, ask the salesperson if it will be going on sale anytime soon. Another way to be a good spender is to shop at discount stores, or second-hand stores like Goodwill where you can

find some good buys on things you need. Remember, the less you spend for what you need, the more you will have to save for the things you want.

Using a Cornhusker Bank Moonjar Moneybox is also a great way to help control your spending. A Moonjar Moneybox is a type of piggy bank which has three areas, one for saving, one for spending and one for sharing. *Cornhusker Bank gives each child who has a Youth Savings or Youth Checking account a free Moonjar Moneybox.*



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Welcome to

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Welcome to **Kids Count**, Cornhusker Bank's financial newsletter for youth. As adults, we place much emphasis on teaching the children in our lives about saving. It is equally important to teach our children to spend money wisely. To begin, you can use these four basic principles: 1) Teach and lead by example, 2) Use the Save, Spend and Share Method, 3) Empower kids with age-appropriate financial experiences, and 4) Encourage kids to make their own wise purchases with money they have earned. Actively engaging children in your shopping trips will capture their interest and make for a more pleasurable experience for all involved. Discuss purchases of expensive household items and the process involved in decision making. Teaching our children to shop wisely is a true building block for your child's financial success.

If you have children between the ages of 3 and 7, I would recommend the book, **The Berenstain Bears Get the Gimmies** by Stan and Jan Berenstain. This quick read before a shopping trip, would help them understand some of the concepts of family budget and spending money, as well as appreciating what they have. For a little older child (ages 6-12), look at the book, **Financial Peace Junior**, by Dave Ramsey. This is a kit that gives kids a hands-on way to handle money and make financial decisions.

Finally I'd like to remind you of our **Youth Safety and Savings Fair** coming up on August 22 at our Apple's Way location at 6100 Apples Way. With games, activities, and lunch, this totally free fair is designed to help your children understand financial institutions have their best interest at heart. Hope to see you at the Fair!

Barry Lockard, President/CEO

The Importance of Sharing

Giving to others is an important part of life. For children across the nation, “philanthropy” is no longer a “grown-up” word. We hear on the news every day about children forgoing their birthday gifts to give them to charity instead, or children doing errands and using their earnings to donate to a family in need. Young people increasingly become exposed to, and connected with the problems in the world via the internet and television. Parents are increasingly finding new ways to instill in their children the value of giving, and talking to their children in a way that it is not about building pity, but empathy.

Children’s involvement in philanthropy was displayed by several grade school classes in our own area during Cornhusker Bank’s One Day Without Shoes. For example, Malcolm Public Schools 5th Grade Class decorated shoes to auction off for the benefit of the event’s benefactor, The People’s City Mission. They also conducted their own collection of used shoes to donate. Their donations were greatly appreciated, as the Mission is always in need of footwear in children’s sizes.



Kids in Business

Many kids will run a lemonade stand or a dog walking business...but some young entrepreneurs take it much further...like Cameron Johnson. At the age of 12, Cameron purchased his sister’s Beanie Baby collection and sold them on the internet for a profit of \$50,000. Since then, he’s become the youngest American to be elected to a Tokyo board of directors. Cameron even wrote a book about it called *15-Year Old CEO*. Cameron has been interviewed on several popular shows, including Oprah Winfrey, MSNBC, CNBC and for articles in the Washington Post and the New York Times.



Credit Cards and Consumable Goods

When you use credit to pay for consumable goods like gasoline or restaurant meals, it means you could “use up” the purchase before you pay off the debt. If you don’t pay off your bill at the end of the month, you’ll pay even more for something that’s already gone. Keeping that in mind when you use a credit card is important so you don’t pay higher costs for consumed items.

Tips for Teens

Borrowing

If you borrow money, you owe someone or some company a debt. You’ve made a promise to pay back the principal (the amount you borrowed) with interest. Whoever loaned you the money earns something while they don’t have use of their funds. This is how banks work.

We all borrow money in life- to buy a car, home, or to pay for college. Have you ever run short of money and asked your parents for a loan? They may have charged you interest, as a financial lesson.

For many, their first venture into a loan will most likely be through use of a credit card. Credit is borrowing. Using a credit card is like taking out a loan each time you use it. Credit card companies and banks that issue credit cards are letting you borrow their money when you use their cards.



Penny's Puzzle Corner

Try and find all the words listed here and circle them. If you don't know what they mean, be sure to ask your parents.

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

- CHORES
INCOME
PROFIT
SPENDING
- COINS
INTEREST
QUARTER
STEWARD
- DEBT
MONEY
REVENUE
TITHE
- DIME
NEEDS
SALARY
WANTS
- DOLLAR
NICKEL
SALE
WEALTH
- GIVE
PENNY
SAVINGS

SUPER BILL'S SUPER FACTS!



The first Mint ran on a lot of horse power. Horses, oxen, and men powered the mint’s coin presses before 1816. The first steam operated coin press appeared in 1836.

Peter, the original mint eagle, was a bald eagle who actually lived at the first Mint and was befriended by its employees. After his death, the workers had Peter mounted and he has remained on display for more than 150 years.

