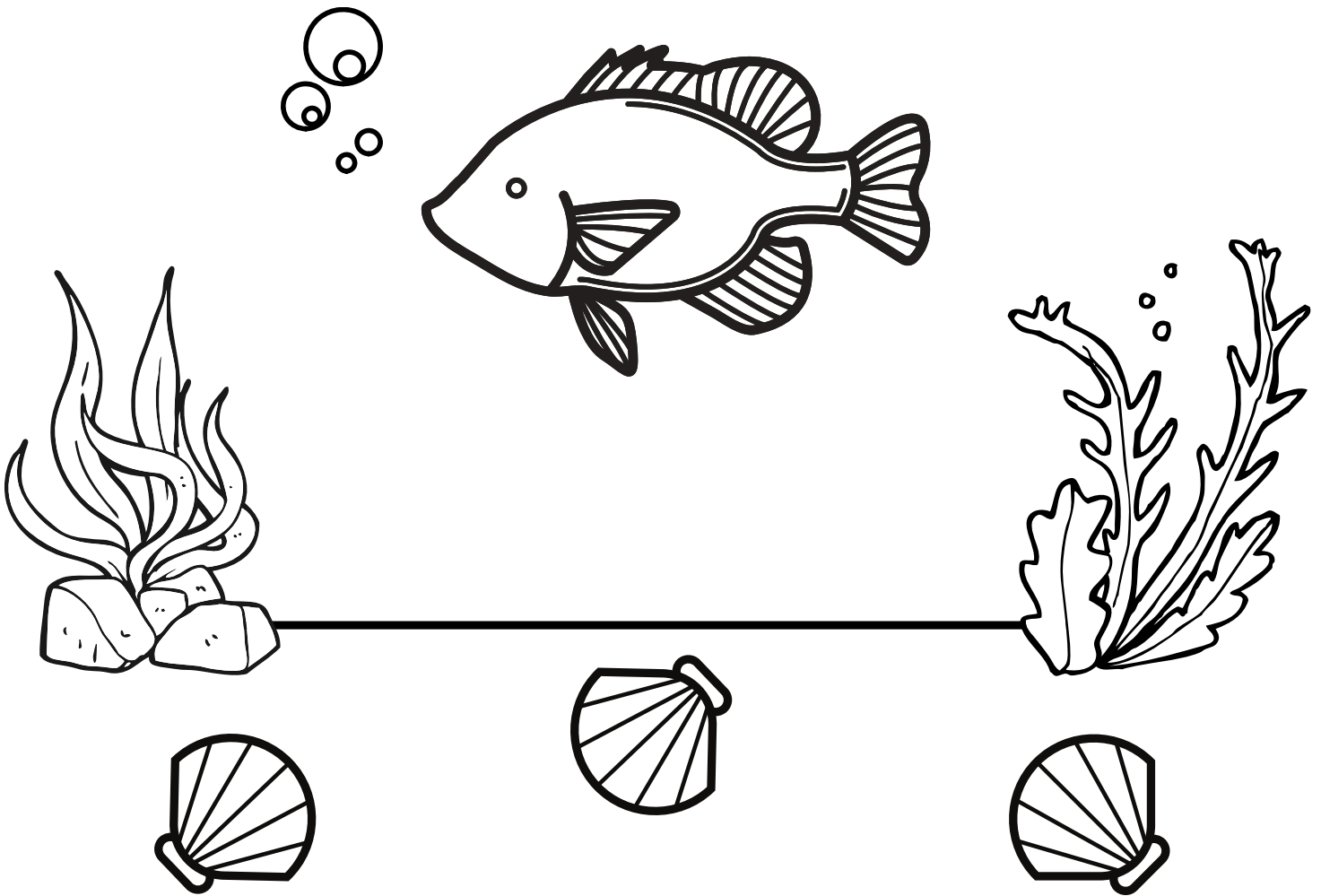
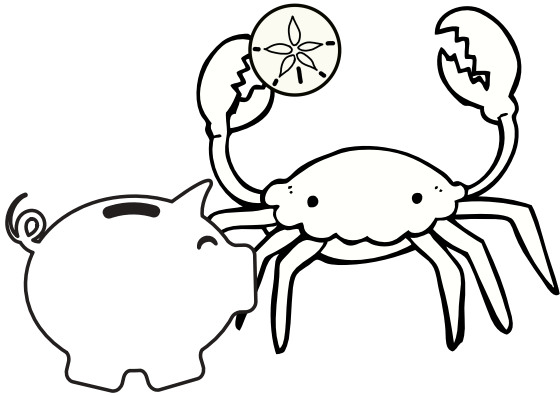


"Shell"ebrate Savings



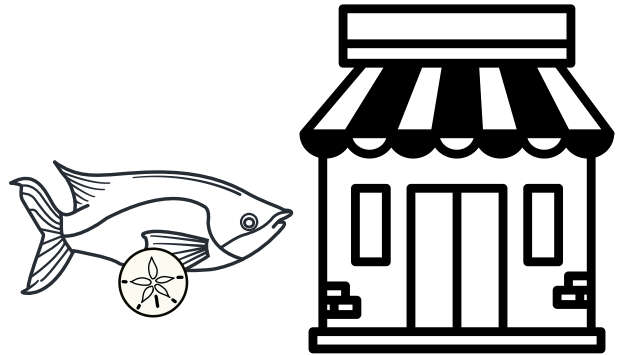
Youth Coloring & Activity Book

Money Concepts



Save

*Don't spend it all at once!
Put money away to use in
the future.*



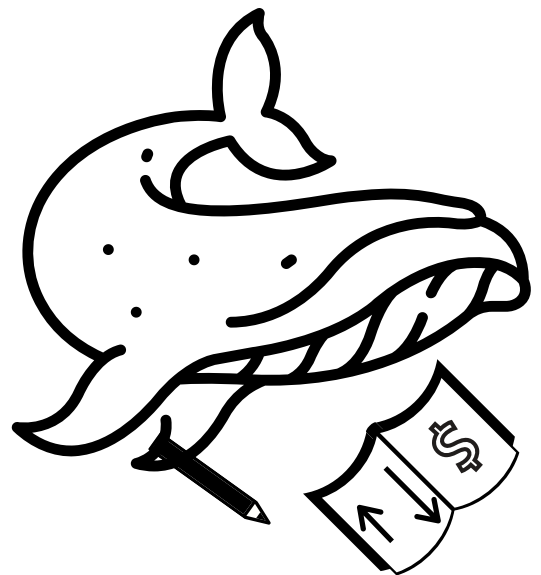
Spend

*Use your money to buy
things you want and need.*



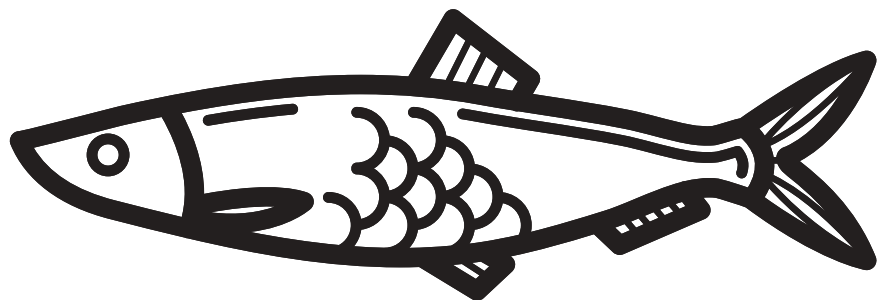
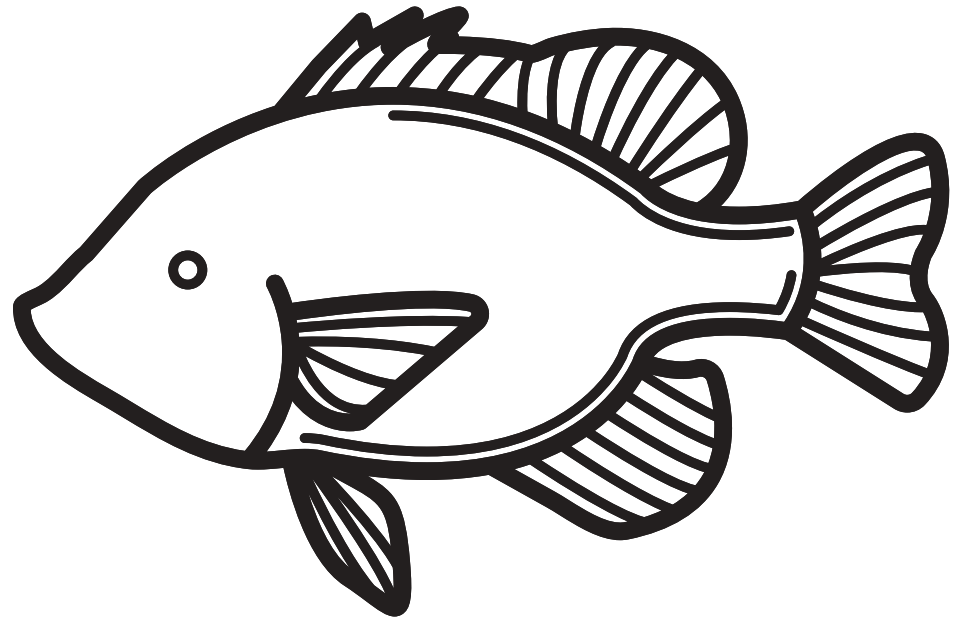
Share

*It feels good to help others
when you can.*



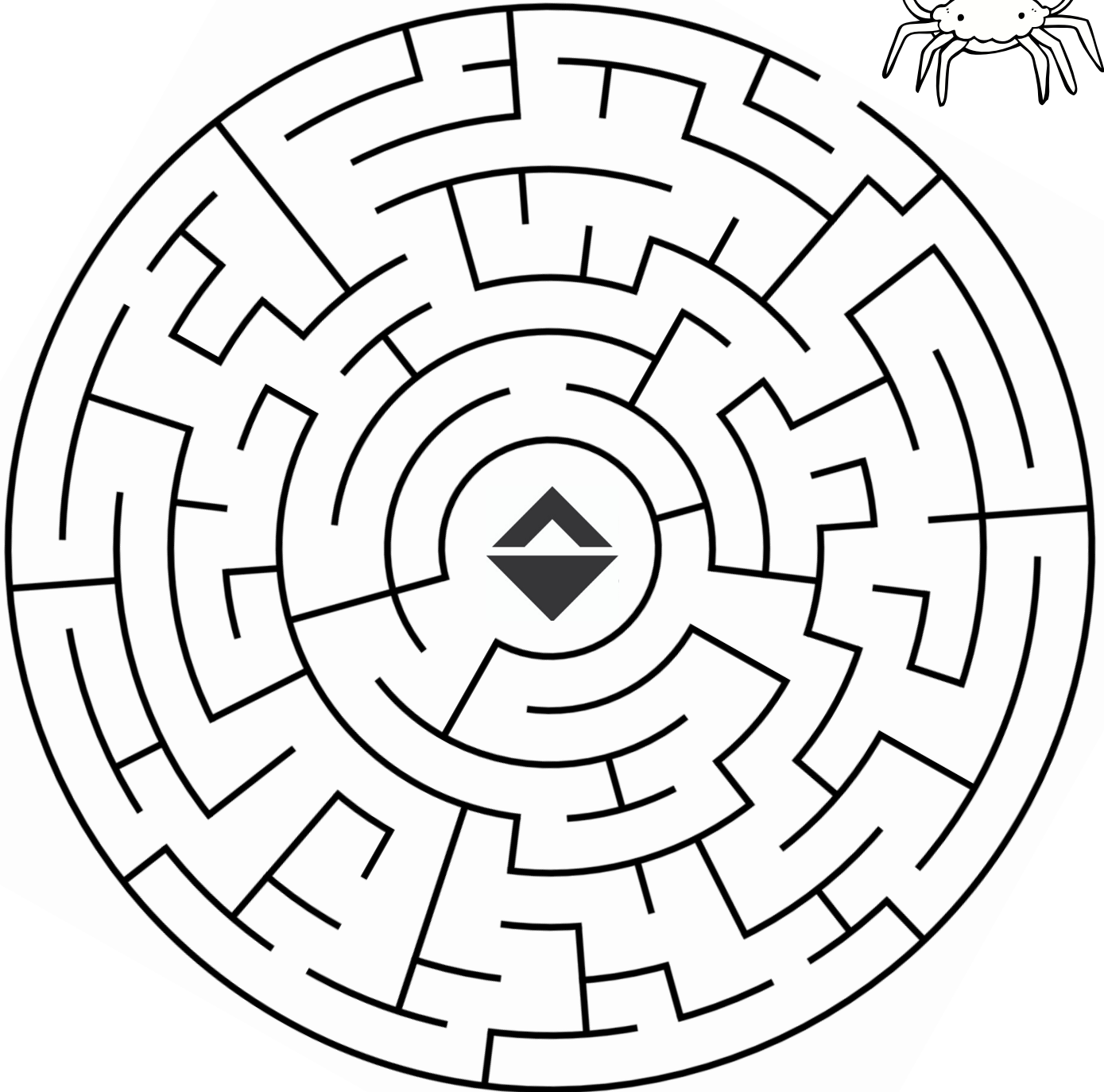
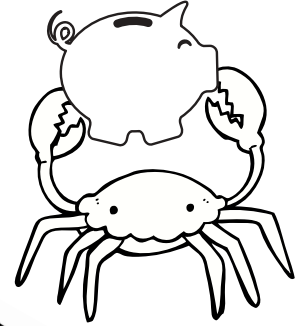
Budget

*Your money plan — an
estimate of income,
saving, and spending.*



Let's go to SESLOC!

Crabbie's piggy bank is full! Help him get to SESLOC to make a deposit into his savings account.



Treasure Hunt

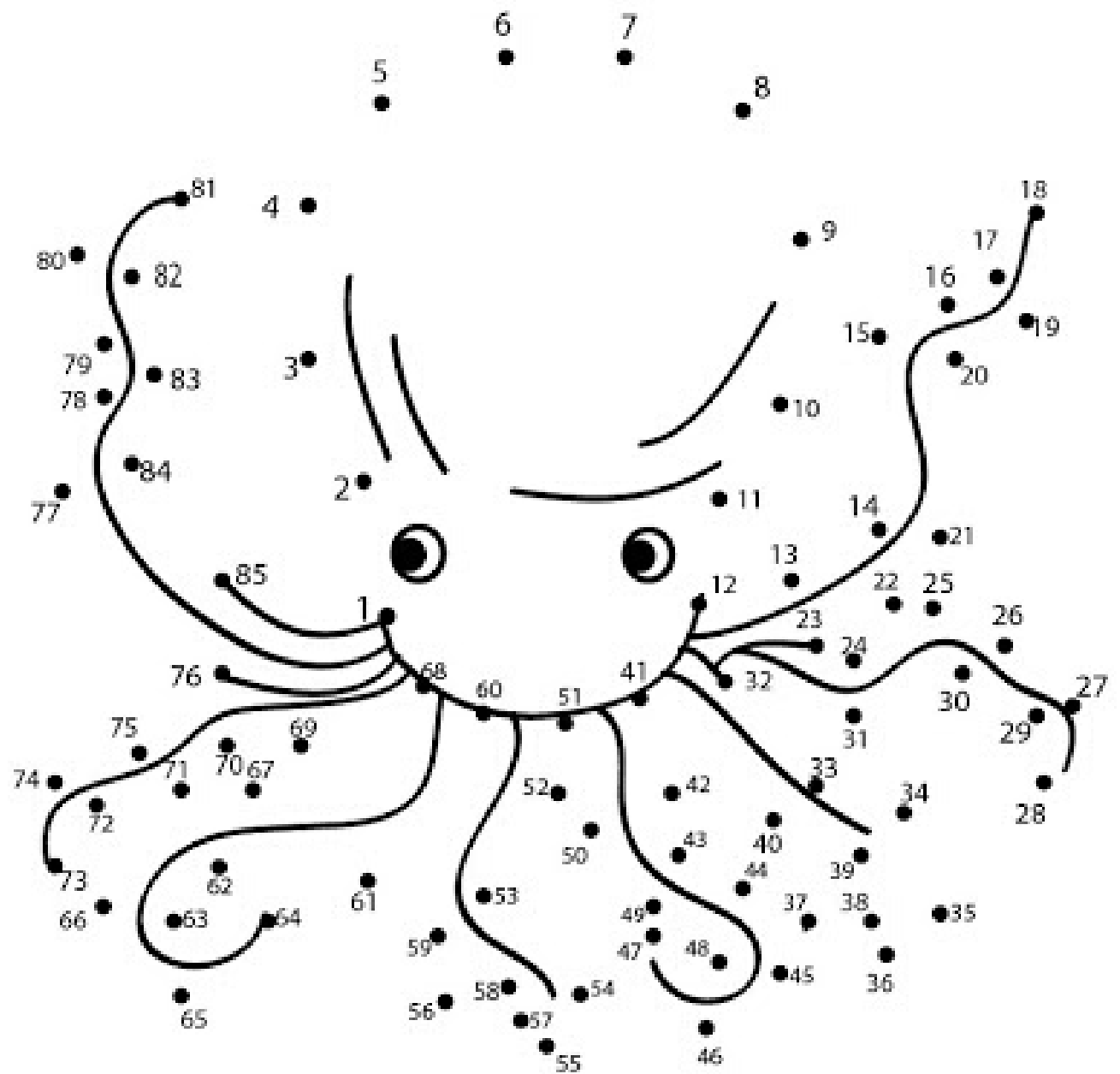
U U O
R N P P K K Z W I
J B T M A C C P E B Q K Q
K H L D K D B R V S S E W A V E C
O X V L F F F A V M A E X W Z B L I D
P H C N A R B L F B P U N L T H J B O B Z
J T E N W F L E V R A H F T Z V T B W Y F
J D U J A Z O Y E I M Q E C G R E S U C A L D
U L V C K D P W L C H S N Y B C M L B O P L G
C A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

ACCOUNT
BRANCH
BUBBLE
CELEBRATE
CERTIFICATE
CHECKING
CREDIT UNION

DIVIDENDS
FISH
LOCAL
MEMBER
OCEAN
SAND DOLLAR
SAVE

SAVINGS
SEA
SEAWEED
SERVICE
SESLOC
SHARES
SHARK

SHELL
TREASURE
VALUE
WAVE



Wants & Needs

"Needs" are important, like food and a home.

"Wants" are nice to have, but you can live without.

If you need to save more money, think about the "wants" you can cut from your budget.

Draw a line to connect the "wants" and "needs":

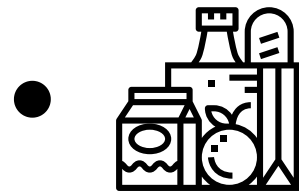
Needs ●



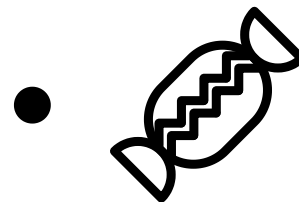
Needs ●



Wants ●

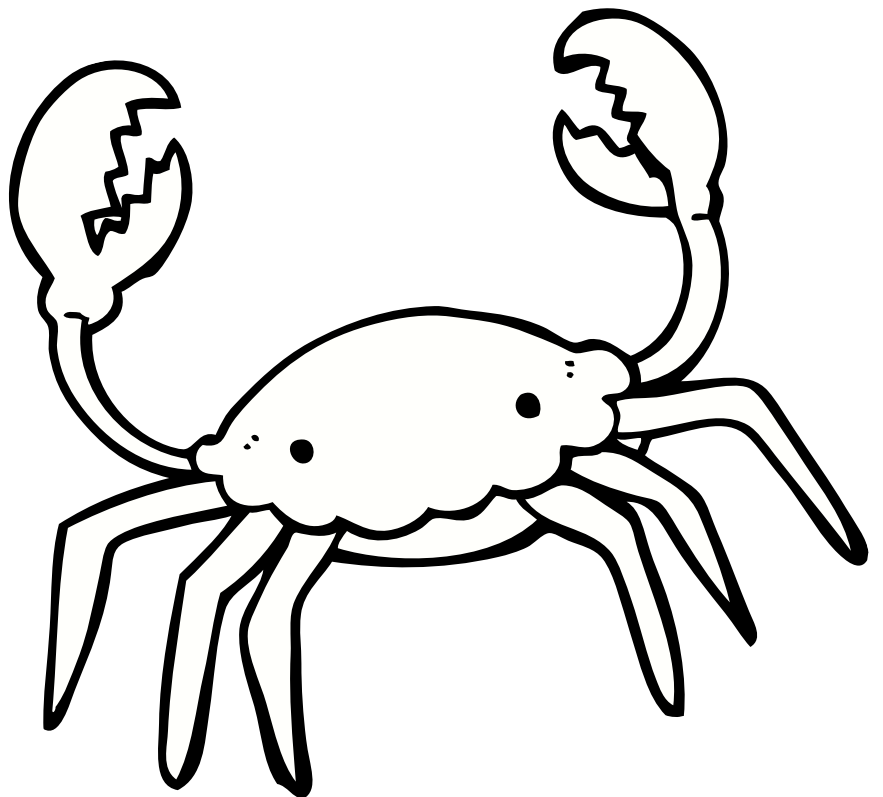
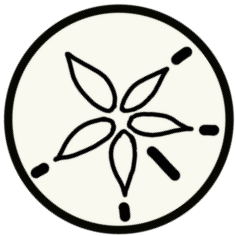
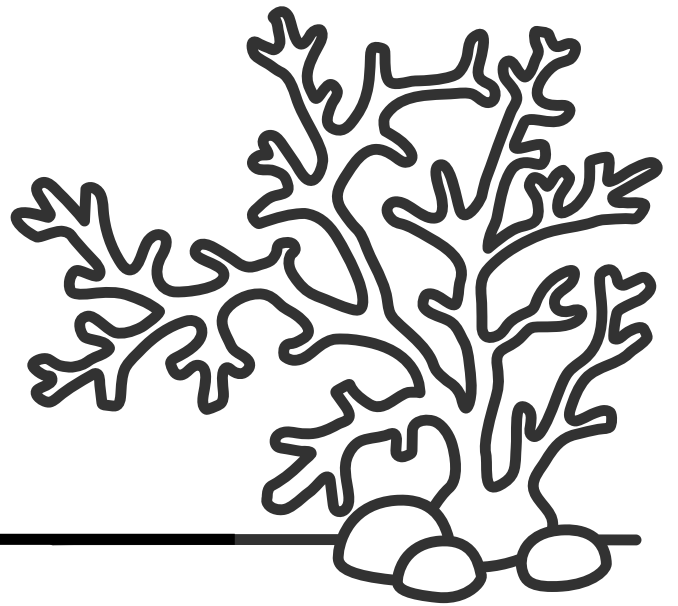
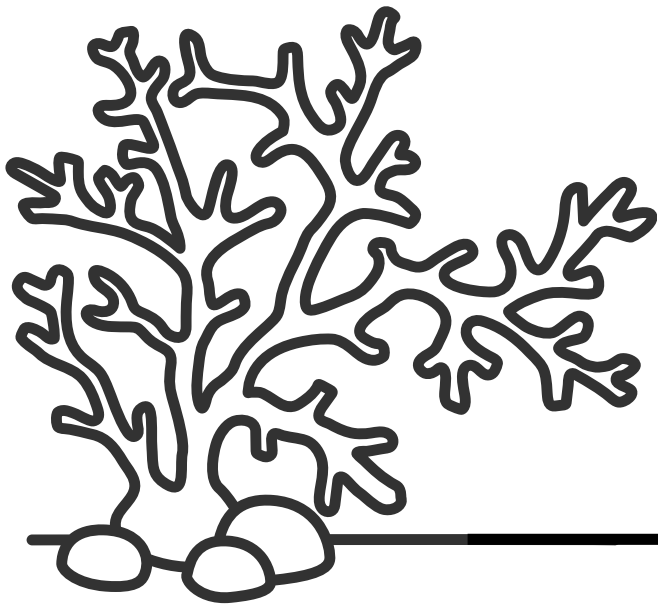


Needs ●

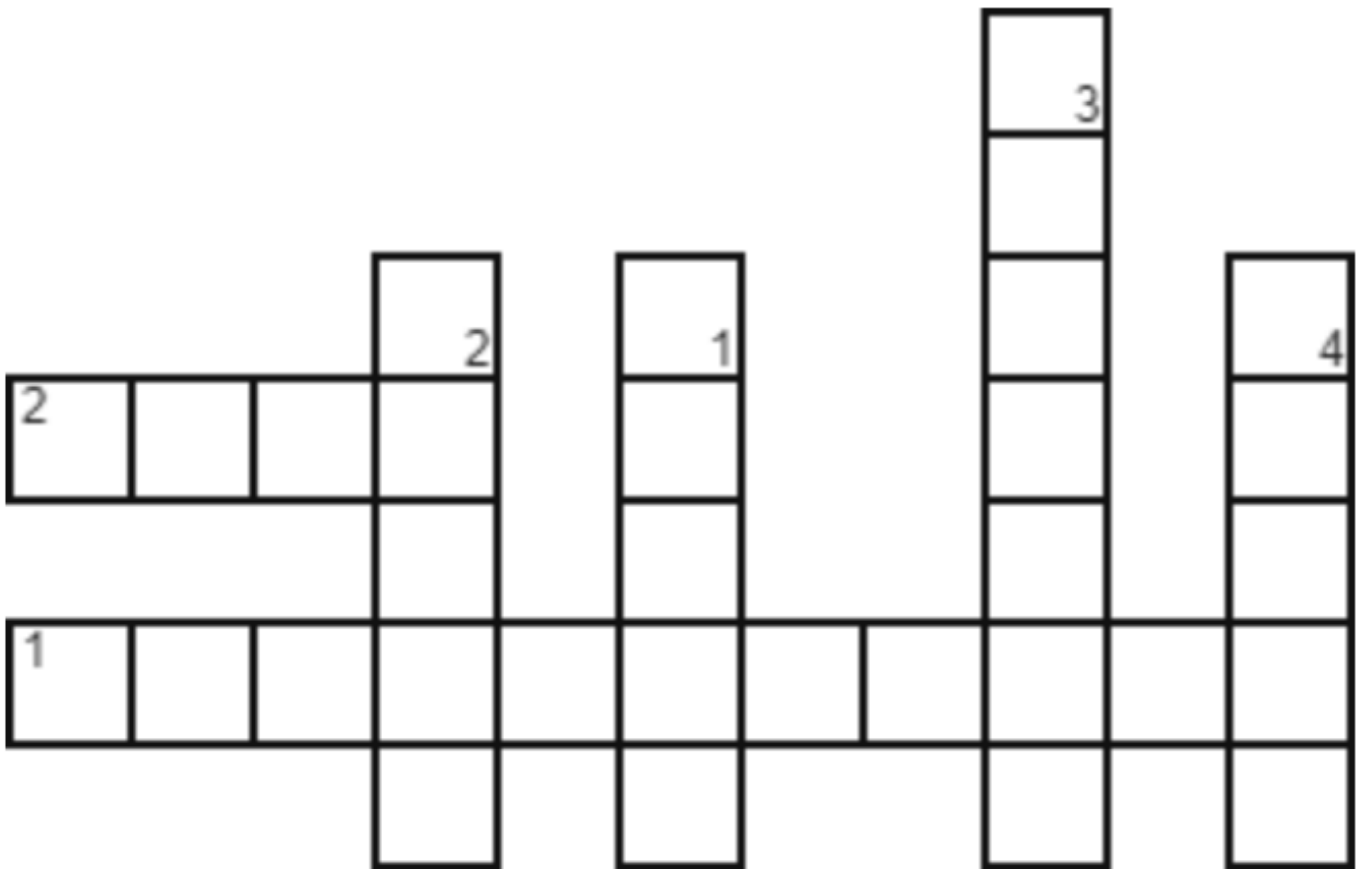


Wants ●



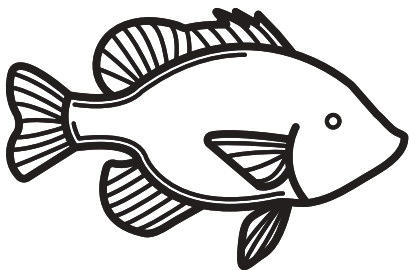


Credit Union Crossword



Across

1. SESLOC is a _____
2. When you put money away for the future

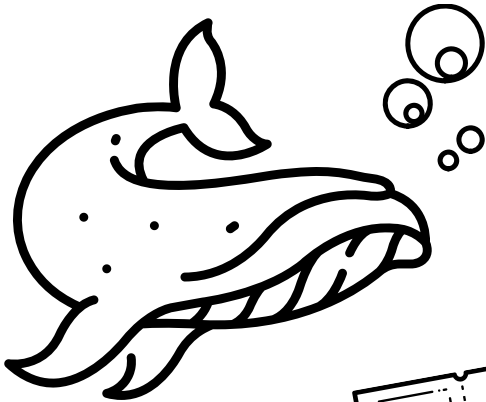


Down

1. Things that are nice to have but you can live without.
2. Important things you spend money on.
3. When you put money into your account.
4. When you use your money to buy the things you want and need.

Let's Make a Budget

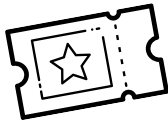
Sally has \$100 this month. How should she spend her money? Circle the items below:



House
\$30



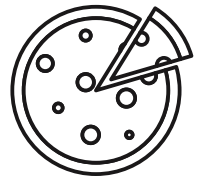
Phone
\$15



Movies
\$2



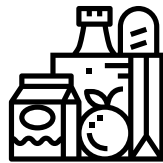
Snacks
\$3



Pizza
\$10



Utility Bills
\$10



Groceries
\$25



New Clothes
\$15



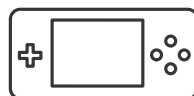
New Shoes
\$10



Share
\$5



Save
\$10



New Game
\$10

Did Sally spend all \$100 or is there money left over?

What should Sally do differently if she must save \$20 this month?
