



Winter 2020 Newsletter

The Money Song

Author Unknown

Penny, penny, easily spent
Copper brown and worth one cent.

Nickel, nickel, thick and fat
You're worth five cents - I know that!

Dime, dime, little and thin
I remember, you're worth ten.

Quarter, quarter, big and bold
You're worth twenty-five, I'm told!

Meet Sammy the Squirrel

Hi kids! Let me introduce you to Sammy the Squirrel. He is an important part of our F&M Bank team and quite the celebrity! He travels around our banking area and attends parades and other bank functions. He loves to visit with all the boys and girls and their families. Did you know he even has a financial program named after him? It's called "Squirrel"! The program helps show us ways to save money for a rainy day. Have your parents check it out on our online banking program!

Sammy knows all about saving. During the summer and fall months, Sammy spends most of his time looking for walnuts and hiding them away to eat in the winter. When the ground is frozen, he knows he will not go hungry because he has learned to save.

F&M Bank can also help you save for something you've always wanted. You are part of our Treehouse Savings Club, which means, with the help of your parents, you are saving up for something special in the future! You will be surprised how fast your money will grow.

Keep your eyes open, you just never know when Sammy the Squirrel might show up in your area!

- Jackie Burner, Bridgewater Branch Manager



SAVE. SPEND. INVEST.GIVE - from THEMINT.org

If you're lucky enough to get a weekly allowance, you know that managing your cash can be tricky. The first thing you might want to do is rush out and spend it. But, the first thing you should do is remember that spending all your money now leaves you with empty pockets and nothing for later.

So how do you figure out what to spend now and what to save? **SAVE. SPEND. INVEST. GIVE.**

Once you have a plan, it's time to put it into action! You'll need four containers – one for each category. These can be as fancy or simple as you want. We like mason jars or tin cans that you can decorate and personalize. Label each container with **SAVE, SPEND, INVEST** and **GIVE**. Each allowance pay day, put the amount of cash in each jar that matches your plan. It's as simple as that!

Funny Money

Q: Why did the student eat his dollar bill?

A: His mother told him it was for lunch

Q: Why did the football coach go to the bank?

A: To get his quarter back

Q: What did the bird say when it bought a one dollar sweater?

A: Cheap, cheap

















Q: Why can't you bend a penny in half?

A: Because change is hard



Road Trip Scavenger Hunt

Are you taking a road trip with your family during spring break? If so, use this scavenger hunt as you travel. Working on an activity will help time in the car fly by!

ROADTRIP SCAVENGER HUNT			
COLOR IT WHEN YOU SEE IT			
 BIRD	 BARN	 AIRPLANE	 BOAT
 CAR	 HORSE	 CLOUDS	 STOP SIGN
 FLOWERS	 TRAFFIC CONE	 COW	 WATER
 DOG	 BICYCLE	 TRAFFIC LIGHT	 TREES

