



How Interesting!

JBT Young Investors Savings Club Newsletter • Summer 2017

You're already one big step ahead.

Congratulations! As a JBT Young Investor reading this newsletter, you already have an interest in being smart with money. But different ages have different needs. Which of these applies to you? Or to your siblings?

ARE WE THERE YET?

Learning to wait is essential to good savings habits. Younger children need to develop behaviors that require patience such as playing quietly when an adult is talking with others, or waiting for your turn in any game. Learning these skills very early makes it easier to wait for things you need, or want, as you get older.

I WANT WHAT THEY HAVE.

From age 6 to 12, you begin to notice what's around you—like what friends have. If you want something, save for it. Use money from gifts, chores or allowances. Set goals, then reward yourself when achieved.

Go to the bank with a parent and convert your saved coins into dollars. Think about how you can help savings grow faster. Start making deposits into your JBT Young Investors Savings account. Ask your parents to help you check your account balance online so you can see how it grows over time.

CAN I BORROW \$10?

As you get to high school and move on to adulthood, you'll earn more money and need to pay even more attention. Get in the habit of gathering and comparing facts before making any money decisions. Learn more about how to use your savings account, checkbook, debit card, online banking, and more. Find out how you can establish a solid "credit rating" for when you need to borrow money in the future.

As a JBT Young Investor, you can continue to build on your smart money habits for the rest of your life. Ask your parents about how their early life choices – *good or bad* – helped them get to where they are now.

– Adapted from material provided by Consumer Financial Protection Bureau



**DISCOVER
SUMMER
FUN THINGS!**
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Tips for parents:

1. Your child is already comfortable with technology. They live it! Help them understand how to use it safely – especially with banking and keeping confidential account information secure.
2. Bring saved coins to any JBT community banking office and use the JBT Coin Counting machine – it's free to all JBT customers!

Heard a word?

BALANCE - When you have a bank savings account, the amount of money the bank is saving in your account is called the 'balance'.

DEBIT CARD - This is a convenient way to pay for something you want to buy. When you buy with a debit card, a payment is made from your checking account to the seller. (Be sure to pay attention to the 'balance' in your account to avoid overdrafts!)

Keep It Cool & Sweet!



With paper cups and popsicle sticks you can make great frozen treat combinations with juices, sodas, berries and ice cream. For example, here is an easy recipe for creating your own Root Beer Float version:

ROOT BEER FLOAT INGREDIENTS

18 Three Ounce Paper Cups (like Dixie cups)

1 Gallon Vanilla Ice Cream

Root Beer

Wooden Popsicle Sticks

Flat Baking Sheet, Tray or Dish (must fit in freezer)

Spatula

INSTRUCTIONS

1. Make room in your freezer for the tray.
2. Make a small snip into the rim of each paper cup. (This will make it easier to peel the cup off of the popsicle later on.)
3. Place all the snipped cups on the tray and get all ingredients ready.
4. Fill bottom third of each cup with ice cream.
5. Pour root beer slowly over ice cream until the contents fill two thirds of each cup.
6. Place tray into the freezer for approximately 2 hours (or until root beer is close to frozen).
7. Remove from freezer and carefully fill the top third of each cup with ice cream.
8. Freeze again for 30 minutes, and then insert wooden sticks into the root beer ice cream mixture.
9. Freeze until solid. Remove paper cups and enjoy!

Try Other Combos:

Vanilla Ice Cream Plus:

Dr. Pepper, Grape, Coke, Cream, or Cherry Soda

Chocolate Ice Cream Plus:

Cream Soda

Yogurt Plus:

Lemonade, Strawberry Lemonade, Orange Juice, 7-Up, or Sprite

Blueberry Yogurt Plus:

Lemonade

Extra Summer Fun!

There's always so much fun to have, and so little summer! Which of these great ideas have you done already? What's next? Add your own, too...

- Picnic at the Park
- Homemade Popsicles
- Build a Fort
- Garage Sale Scavenger Hunt
- Bury a Time Capsule
- Water Balloon Games
- Make a Kite
- Set up a Lemonade Stand
- Pick Fresh Berries
- Go on a Nature Walk
- Help a Neighbor Plant Flowers
- Camp Out in the Backyard
- Make S'mores
- Visit the Farmers Market
- Make a Bike Path with Chalk
- Have an Outdoor Movie Night
- Make Rootbeer
- _____
- _____
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Ask a parent to help you visit our club page:
bankjbt.com/younginvestorssavingsclub