

Country Kids

Making Good Choices



Every day, you have to make choices. Sometimes the choices are easy. For example, if someone asks you to smoke or take drugs, always say no!

Other times, the choices may be hard. What would you do in these cases?

1 You have a lot of homework, but your friends want you to come out and play. Which should you do first?

2 You are at a fast-food restaurant. Should you super-size your soda and fries for just 39 cents more?

3 One of your friends wants to copy your homework. Should you let him or her?

As you can see, making good choices is not always easy. If you wait to do

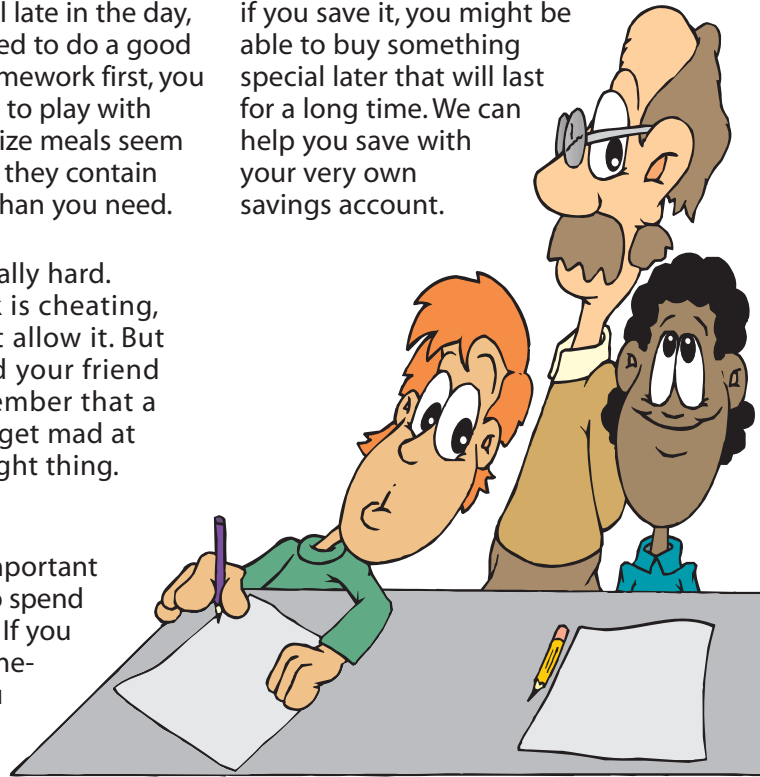
your homework until late in the day, you might be too tired to do a good job. But if you do homework first, you might miss a chance to play with your friends. Super-size meals seem like a good deal, but they contain more fat and sugar than you need.

The last choice is really hard. Copying homework is cheating, and you should not allow it. But you might be afraid your friend will be angry. Remember that a real friend will not get mad at you for doing the right thing.

Save or Spend?

One of your most important choices is whether to spend or save your money. If you spend it now on something like candy, you will enjoy it for a short time. But

if you save it, you might be able to buy something special later that will last for a long time. We can help you save with your very own savings account.



A Message from Buck



Hey kids! Don't forget to hold onto your **School Banking Passbook and Pouch** this summer so you can be ready for banking in the fall!

If you are already enrolled, you will not have to sign up again. However, if you are interested in enrolling, you can do so at anytime. Contact Jodie Gerulaitis at **1-800-322-8233** or visit www.countrybankforkids.com.

Have a great summer!



Five Ways to Earn Money

1 Summer is a great time to play outdoors. It can also be the right season to earn money. Here are some ideas to help you get started:

2 Ask your parents if they'll pay you to help with summer cleaning such as washing windows, cleaning out closets or sweeping the garage.

3 If your parents have a yard sale, ask them if you can sell old toys that you don't play with anymore.

4 Have a lemonade stand in your front yard. Neighbors walking by may want to cool off with an ice-cold drink. Ask your mom or dad to help you make lemonade, set up your stand and keep track of the money.

5 Start a dog-walking service in your neighborhood. Your parents can help you make an ad for your service, or you can ask neighbors if you can walk their dogs.

6 With your mom or dad's permission, ask your neighbors if there are any outdoor jobs they can hire you to do, such as washing their cars or pulling weeds. Agree on your earnings ahead of time.

Your hard work can pay off, and soon you may be earning money. But try not to spend it all. You may want to donate some of your earnings to a good cause, such as helping people in need. And you may want to save some of your money in your Country



Alison Cyr, Austin Evoy, Sean Anderson and Jennifer Cockshaw, all from Old Mill Pond School in Palmer, learn about saving their money thanks to programs offered by Country Bank for Savings.

Bank account. Make a deposit today, and see your savings grow over time.

Do You Know These Money Sayings?

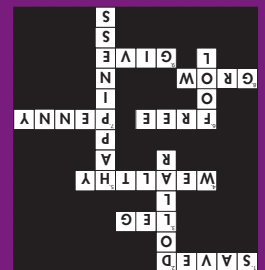
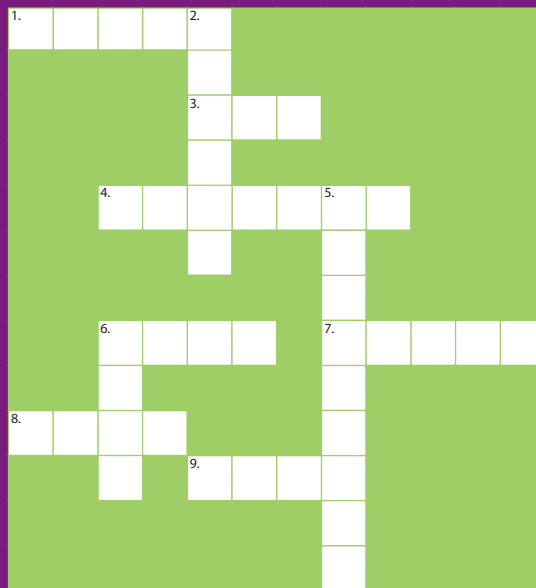
A Crossword Puzzle for Kids

Across

1. A penny _____ is a penny earned.
3. It costs an arm and a _____.
4. Early to bed and early to rise, makes a person healthy, _____ and wise.
6. The best things in life are _____.
7. I'll give you a _____ for your thoughts.
8. Money doesn't _____ on trees.
9. It is better to _____ than to receive.

Down

2. You bet your bottom _____!
5. Money can't buy you _____.
6. A _____ and his money are soon parted.



- ACROSS 1. saved, 3. leg,
4. wealthy, 6. free, 7. penny,
8. grow, 9. give
DOWN 2. dollar, 5. happiness,
6. fool

About Us: *Country Kids* is published twice a year by Country Bank for Savings to help kids learn how to manage and save their money. For more information, contact: Jodie Gerulaitis, School Banking Coordinator – Country Bank for Savings 75 Main Street, Ware, MA 01082, www.countrybankforkids.com, 1-800-322-8233

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