

The Delaware Financial Education Alliance Presents...

THE GREAT INVESTO and Penny

in:
**The
Savings
Genie!**



Introducing
The Mystical
Saveroo!

Join the World's Worst
Money Magician and His
Friends for an Adventure
on the Magic of Saving!

20 Pages of Comics, Puzzles & Fun!

The Delaware Financial Education Alliance thanks all those whose generous support makes Teach Children to Save Day possible!

Supported by



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**Comenity Bank • County Bank
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Educational Consultant: Judy Austin
Center for Economic Education & Entrepreneurship, University of Delaware

Special Thanks to Jennifer Magaw and Vernita Dorsey!

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The Great Investo & Penny

in: "The Savings Genie"

PENNY,
WHY DO WE
HAVE TO
CLEAN OUT THIS
DUSTY ATTIC?

I WANT TO FIND THINGS
FOR THE YARD SALE.
I'M SAVING UP FOR A
NEW BICYCLE!

Written and Illustrated by Greg Koseluk

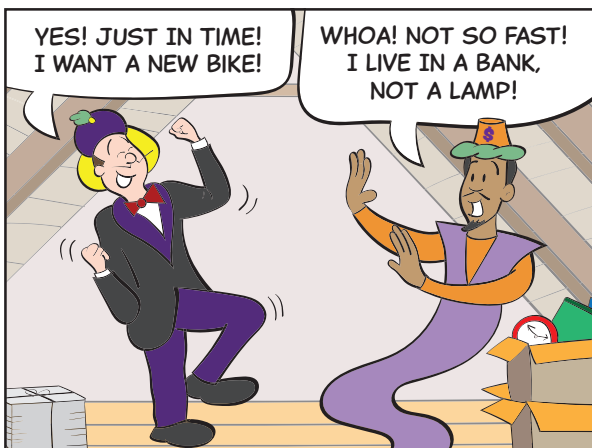
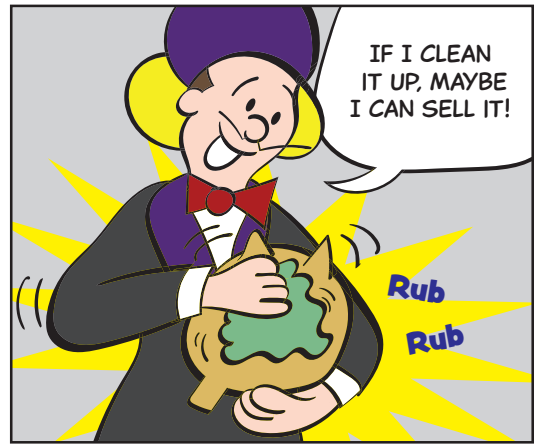
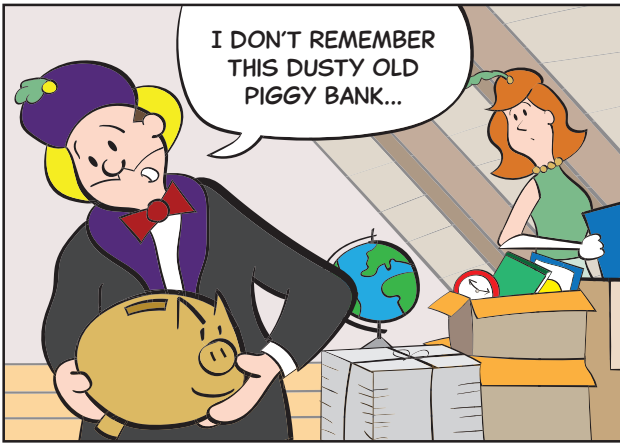
I'D LIKE
A NEW BIKE,
TOO! BUT
I DON'T HAVE
ENOUGH
MONEY!

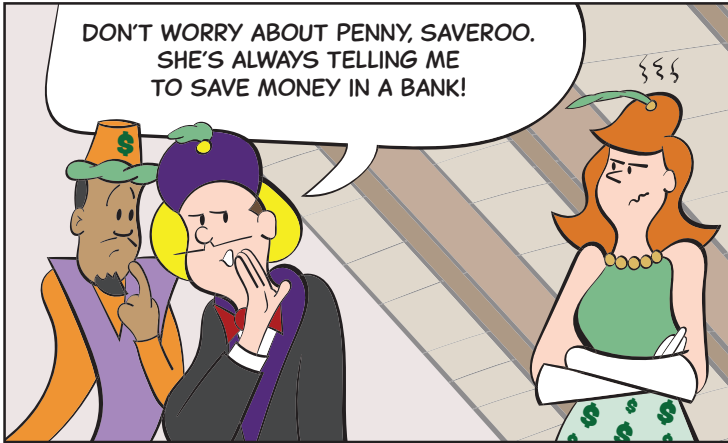
I THOUGHT YOU WERE
A MONEY MAGICIAN!

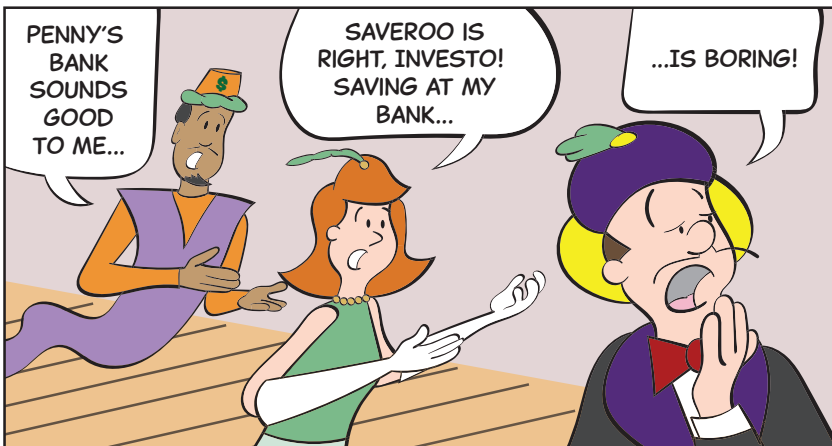
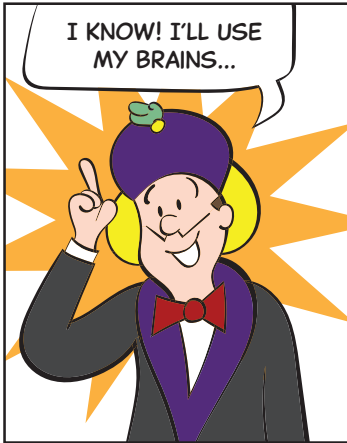
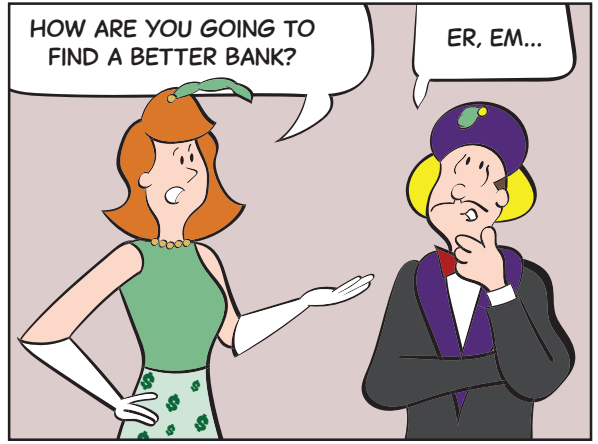
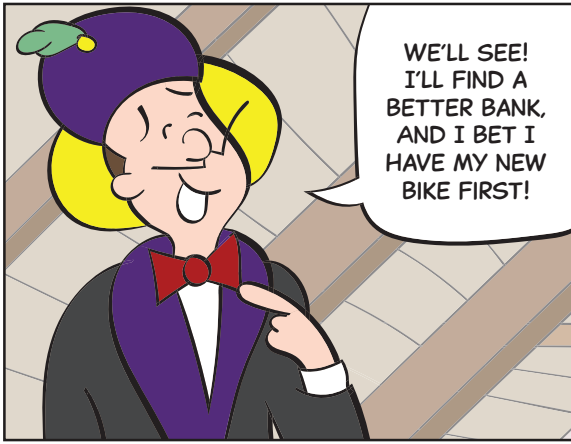
I AM!

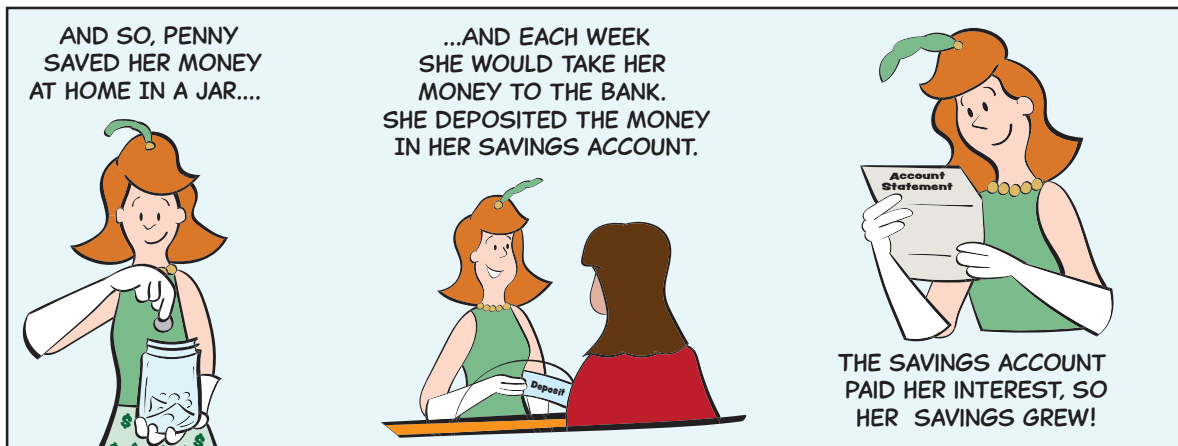
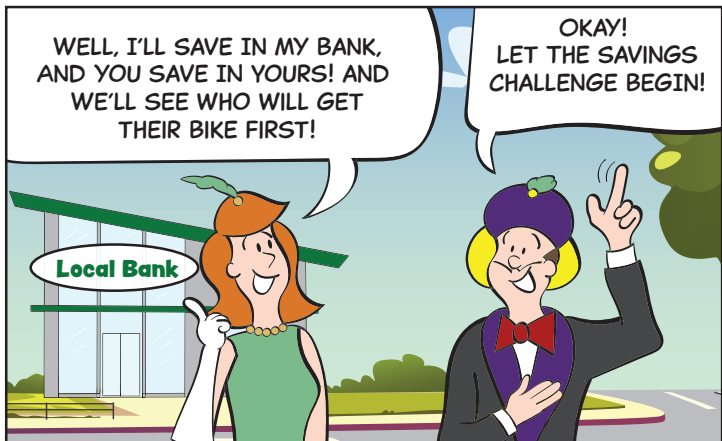
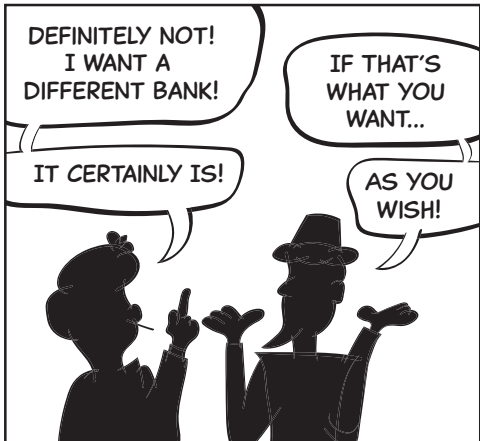
I KNOW
HOW TO
MAKE MONEY
DISAPPEAR...

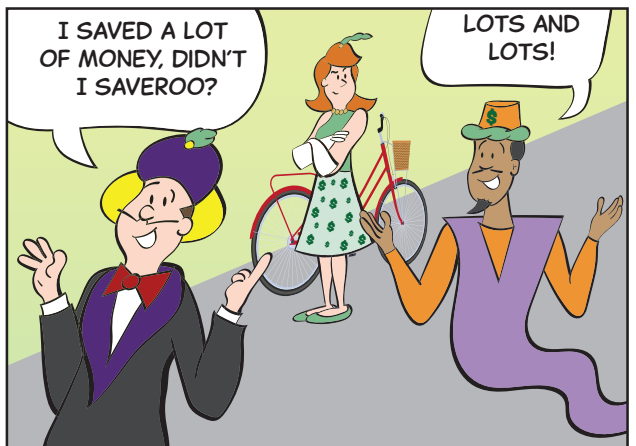
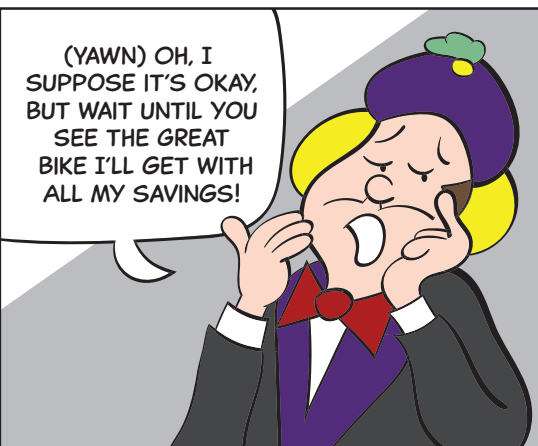
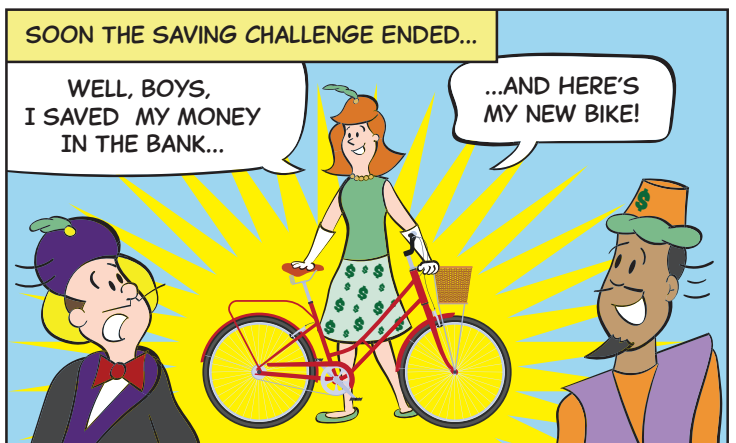
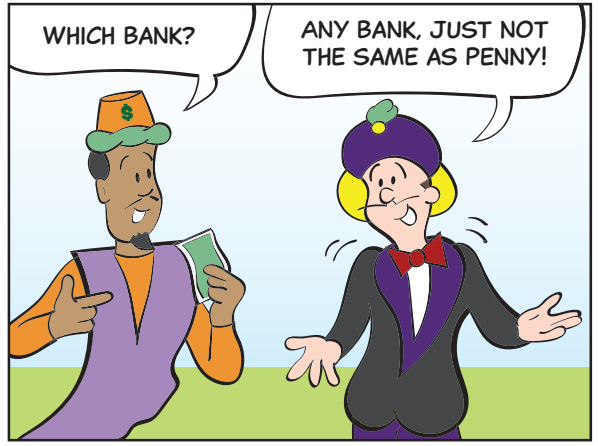
...BUT
I HAVEN'T
FIGURED OUT
HOW TO
MAKE IT
COME BACK!

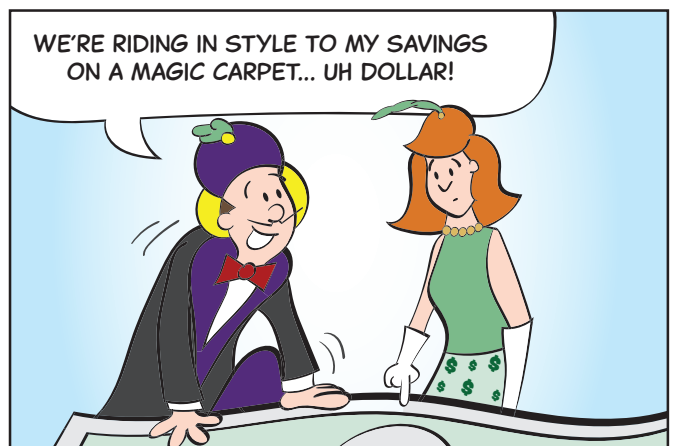
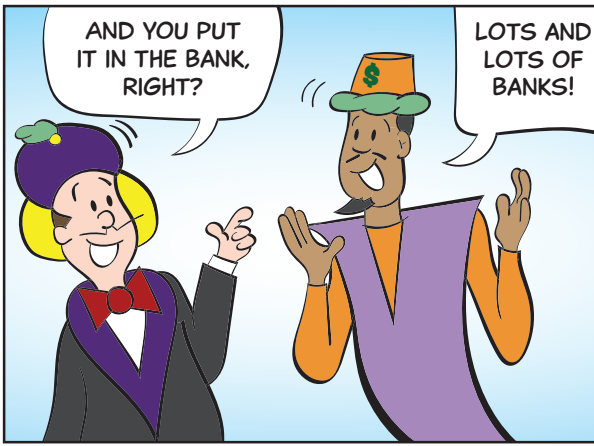


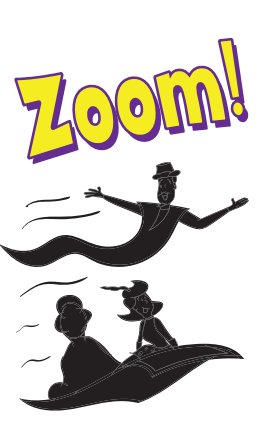
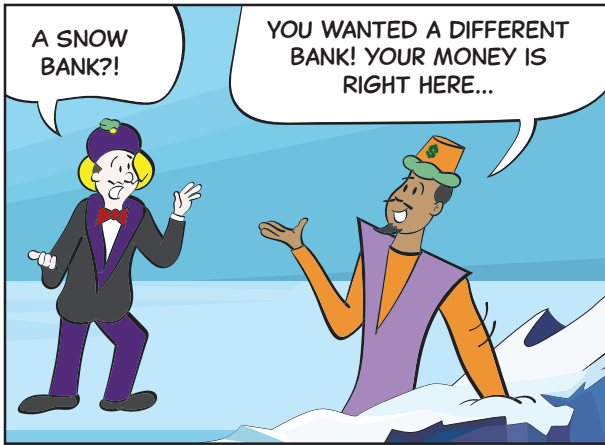
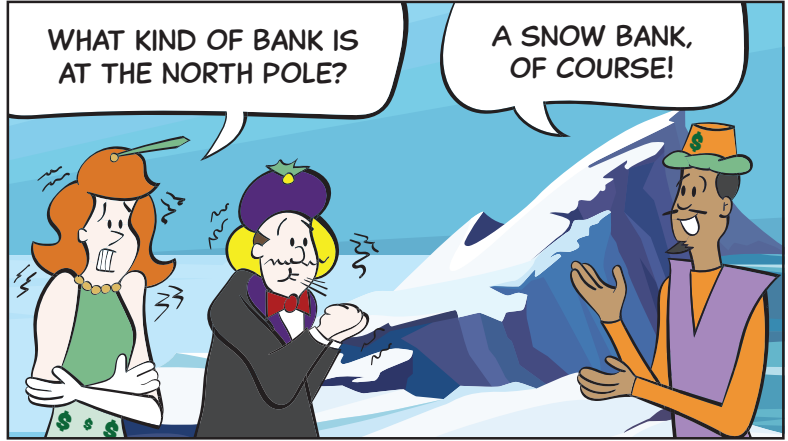
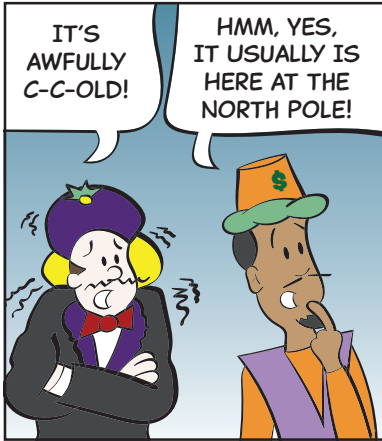
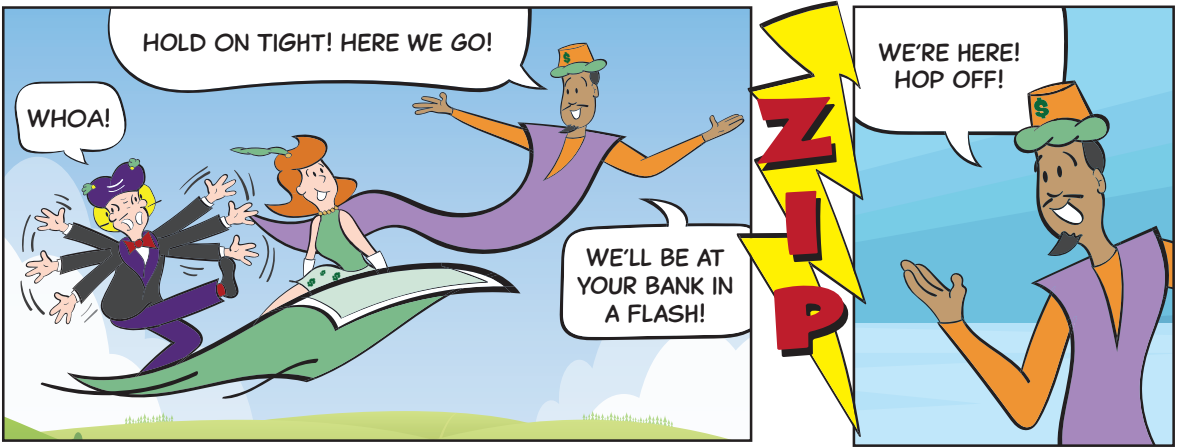










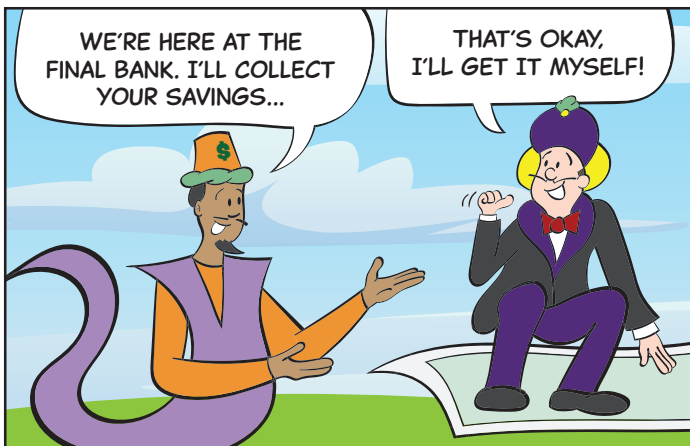


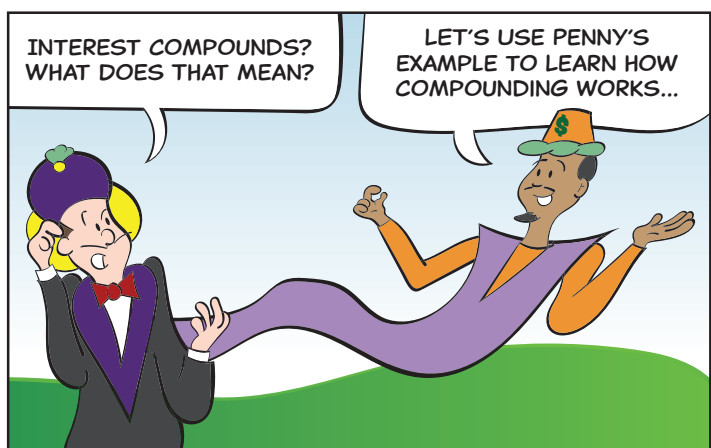
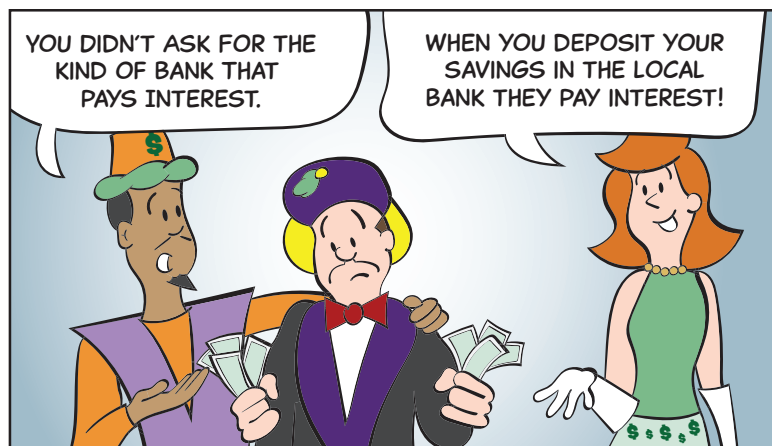
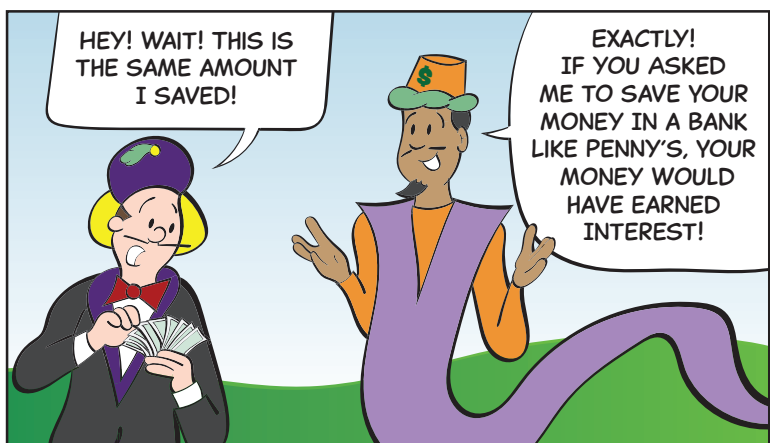
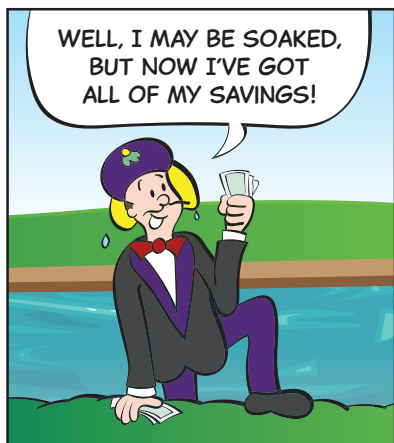


Z
i
P



Z
O
O
M





WHEN I WAS SAVING FOR MY BIKE
I DEPOSITED \$100 IN MY SAVINGS
ACCOUNT AT THE LOCAL BANK



I KEPT THE MONEY IN THE BANK
AND THE BANK PAID ME
\$10.00 IN INTEREST!



HEY!
THE BANK PAID
INTEREST ON
THE INTEREST!

BUT THE NEXT TIME
THE BANK PAID INTEREST,
THEY PAID IT ON THE MONEY
I DEPOSITED AND THE INTEREST!
SO NOW THE INTEREST
WAS \$11.00



AND THE MORE
MONEY I SAVE IN
THE BANK, THE
MORE MY MONEY
WILL GROW
THANKS TO
COMPOUNDING!



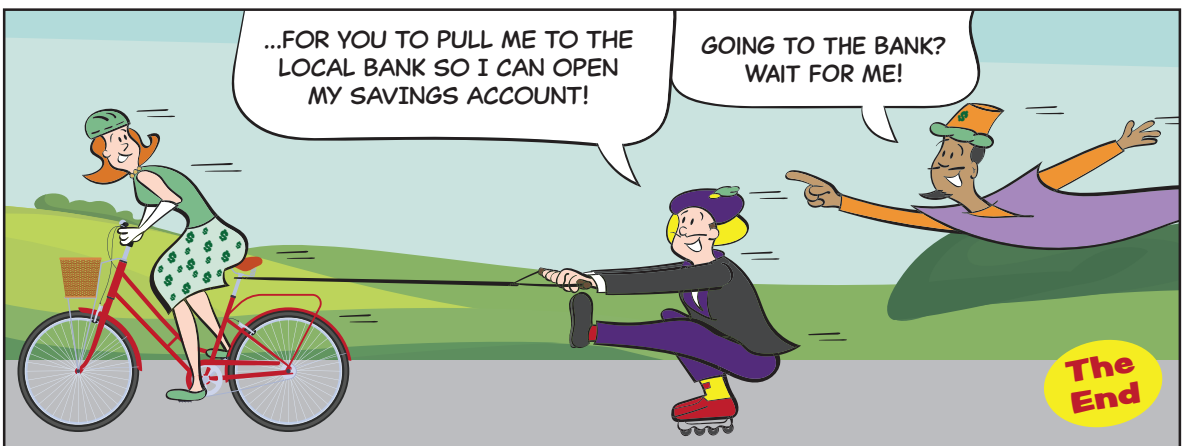
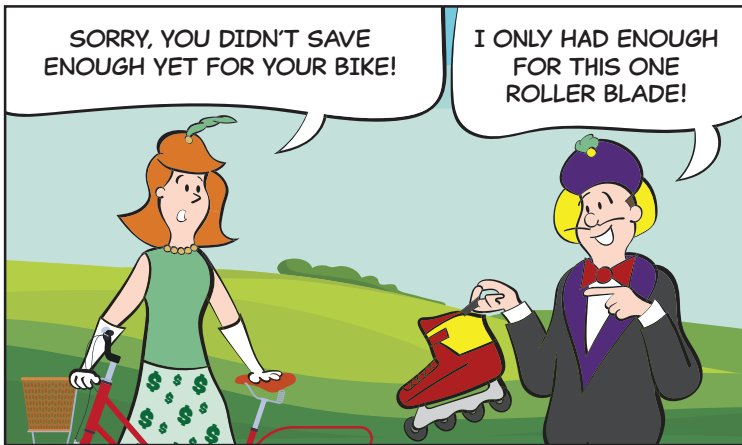
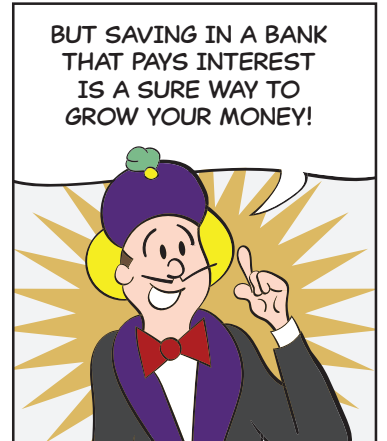
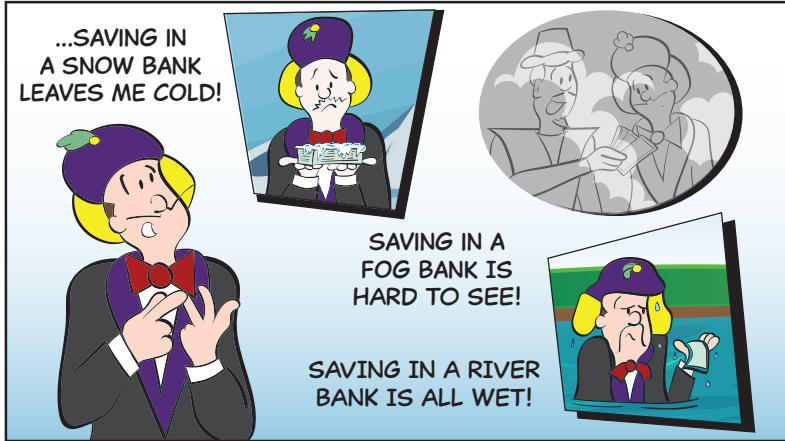
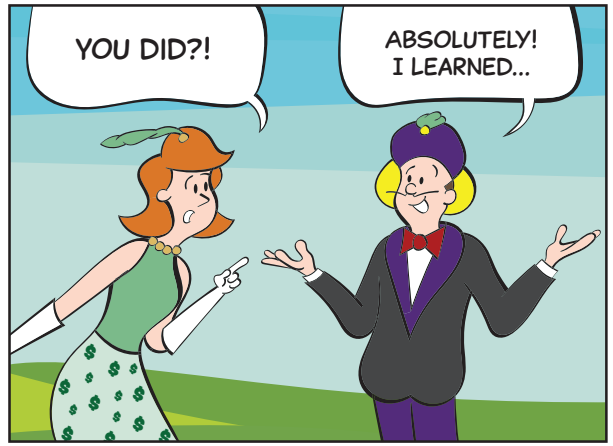
THANKS TO
SAVING AND
COMPOUND
INTEREST I
NOW HAVE
MY NEW BIKE!



AND THAT'S
THE MAGIC OF
COMPOUNDING!



(*THE INTEREST RATE OF 10% IS AN EXAMPLE
USED TO MAKE THE MATH EASIER TO UNDERSTAND)



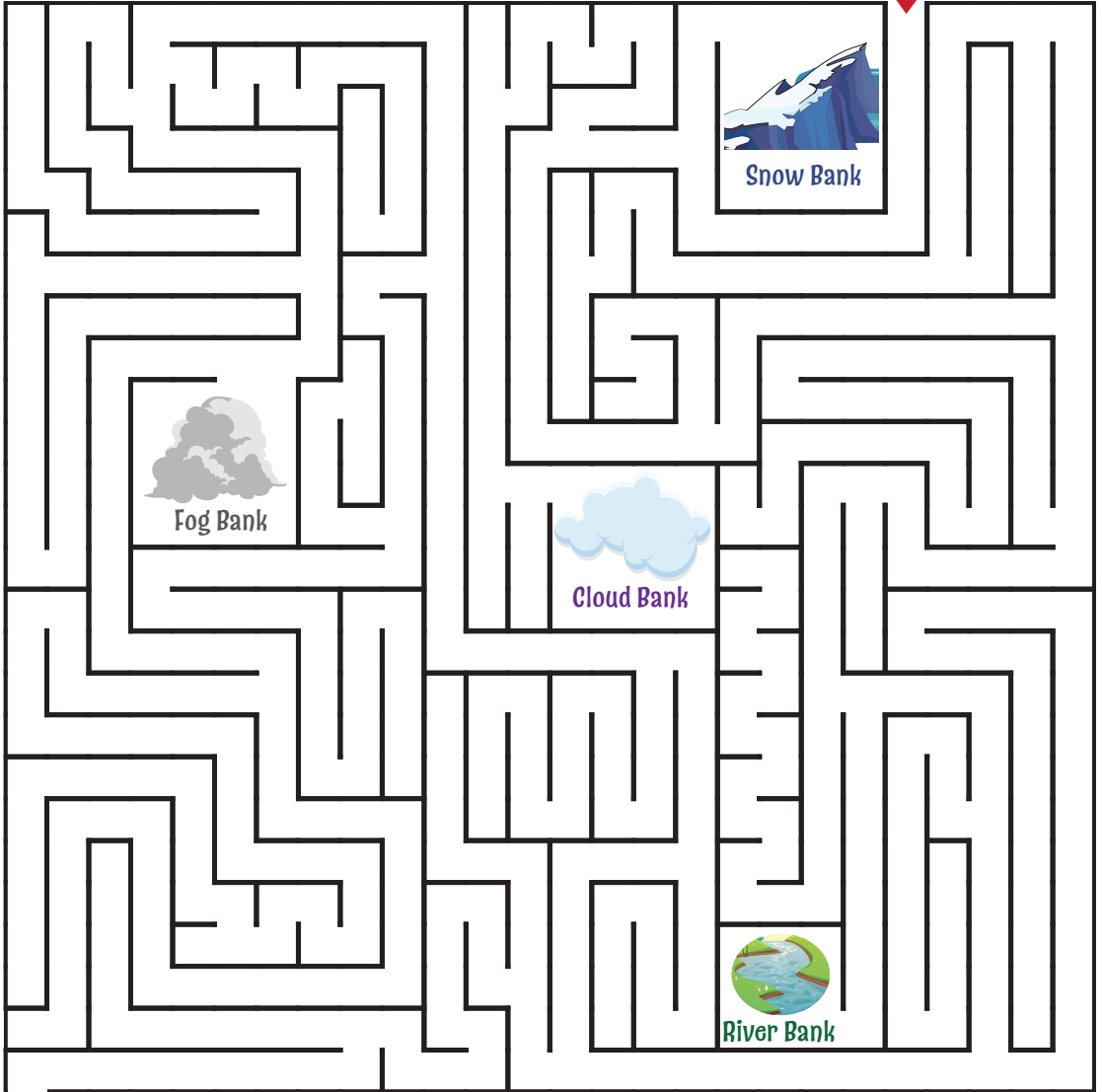
Puzzle Pages



Let's Go to the Bank!

INVESTO NOW KNOWS HIS LOCAL BANK IS THE BEST PLACE TO SAVE! HELP INVESTO GET THROUGH THE MAZE, AND AVOID THOSE OTHER KINDS OF BANKS!

Start



Finish!



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WSFS bank

We Stand For Service®

Saveroo's Word Search



I'VE HIDDEN 27 MYSTICAL, MAGICAL MONEY WORDS IN THE PUZZLE BELOW! GRAB YOUR PENCIL AND SEE IF YOU CAN FIND ALL THE HIDDEN WORDS!

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

INVESTO, SAVEROO, DEPOSIT, PENNY, COMPOUND, DOLLAR,
MONEY, MAGIC, INTEREST, EARN, GREAT, SAVING, GENIE, CASH,
BANK, WIZARD, SNOW, FOG, CLOUD, RIVER, DIME, QUARTER,
GROW, MYSTICAL, PIGGY, ACCOUNT, NICKEL

Penny's Savings Song



PENNY WROTE A SAVINGS SONG, AND SHE'D LIKE YOU TO SING ALONG! UNFORTUNATELY, INVESTO DROPPED THE SHEET MUSIC AND THE LYRICS ARE ALL SCRAMBLED. USE THE NUMBER CODE BELOW TO UNSCRAMBLE THEM AND SEE WHAT PENNY IS SINGING!

A	B	C	D	E	F	G	H	I	J	K	L	M
3	14	8	12	1	16	19	21	5	24	22	10	15

N	O	P	Q	R	S	T	U	V	W	X	Y	Z
4	7	17	18	11	13	2	9	20	6	25	23	26

13 3 20 1

23 7 9 11

15 7 4 1 23

2 21 1 4

17 9 2

5 2

3 6 3 23

5 4 3

13 3 20 5 4 19 13

3 8 8 7 9 4 2

6 21 1 11 1

5 4 2 1 11 13 2

2 21 1 23

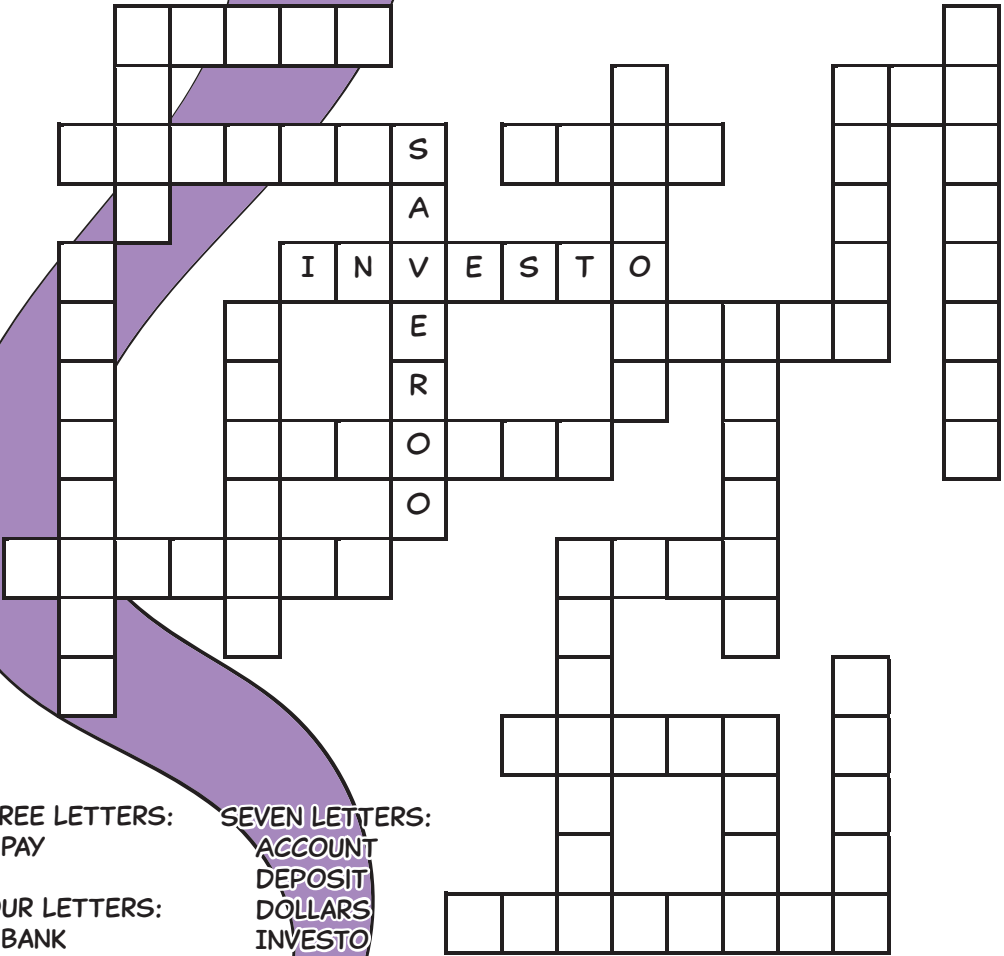
17 3 23

Answer: Save your money, then put it away, in a savings account, where interest they pay!

Mystical Word Fill



FILL IN THE MYSTICAL,
MAGICAL MONEY WORDS
IN THE RIGHT PLACES!



THREE LETTERS:
PAY

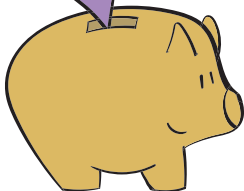
FOUR LETTERS:
BANK
DIME
GROW
SAVE

FIVE LETTERS:
COINS
GREAT
MONEY
PENNY
VAULT

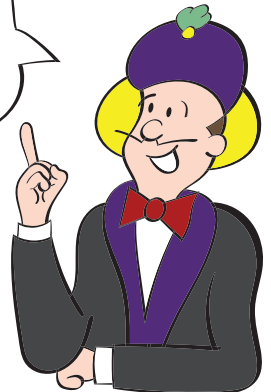
SIX LETTERS:
INCOME
NICKEL
WEALTH

SEVEN LETTERS:
ACCOUNT
DEPOSIT
DOLLARS
INVESTO
QUARTER
SAVEROO

EIGHT LETTERS:
COMPOUND
INTEREST
MYSTICAL



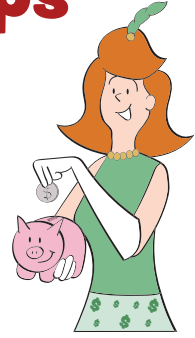
WE FILLED IN THE
FIRST TWO WORDS
TO HELP YOU
GET STARTED!



Create Your Own Savings Magic in Three Easy Steps

1. Save Your Money!

WHEN YOU SAVE YOUR MONEY
YOU'LL HAVE MORE FOR THINGS YOU WANT.



2. Deposit it in a Bank Account That Pays Interest!

INTEREST IS MONEY A BANK PAYS
YOU FOR DEPOSITING YOUR SAVINGS!



3. Let the Interest Compound!

THE INTEREST YOU EARN ALSO EARNS INTEREST
WHEN YOU KEEP YOUR MONEY IN THE BANK
AND LET IT GROW!



Be a Savings Wizard!

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WELLS FARGO



Center for Economic
Education & Entrepreneurship



UNIVERSITY OF DELAWARE
LERNER BUSINESS
& ECONOMICS

Saving is Magical!



**Delaware Teach Children
to Save Day**
Since 1998...

**Hundreds of
Schools Visited!**

**Thousands of
Classes Taught!**

**Over One Hundred Thousand
Students Educated!**

Delaware Teach Children to Save Day educates elementary school students on the importance of saving for a financially secure future!

Teach Children to Save Day is a joint project of The Delaware Financial Education Alliance and the University of Delaware's Center for Economic Education and Entrepreneurship, and is made possible by the generous support of Delaware's banks and hundreds of volunteer bankers!

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