

The Delaware Financial Education Alliance Presents...

# THE GREAT INVESTO

and His Friends

*Penny* and *Saveroo*

in:  
**The Magic  
Savings  
Tool Kit!**



**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



**WELLS FARGO**

**WSFS** | CARES  
Foundation



**Fulton Bank**

**M&T Bank**



---

**Comenity Bank • County Bank  
First Citizens Community Bank  
Shore United Bank • Taylor Bank**

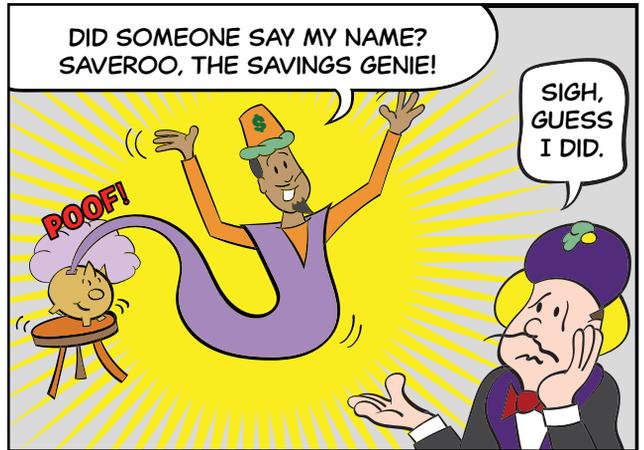
**Educational Consultant: Judy Austin  
Center for Economic Education & Entrepreneurship, University of Delaware**

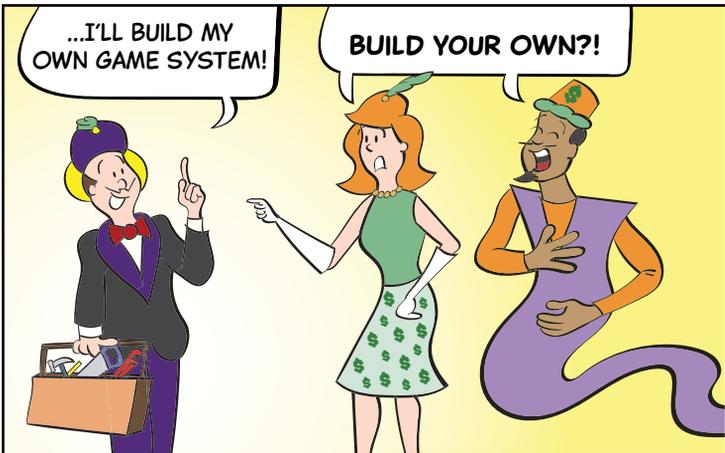
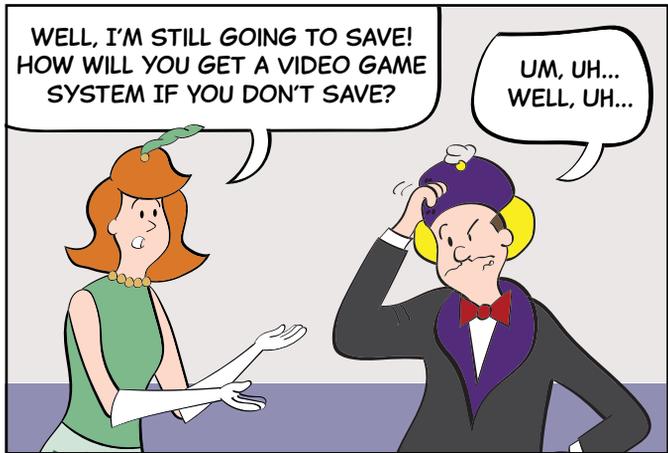
**Special Thanks to Jennifer Magaw!**

# The Great Investo and Friends in The Magic Tool Box

WHAT'S WORSE THAN BEING THE WORLD'S WORST MONEY MAGICIAN?  
BEING THE WORLD'S WORST MONEY MAGICIAN WITH NOTHING TO DO!

Written & Illustrated by Greg Koseluk







YOU CAN SAVE WITHOUT A GOAL...



...A NEW BIKE...

...A VIDEO GAME SYSTEM...



...A SPECIAL VACATION...



...OR ANYTHING!  
A GOAL HELPS YOU STAY FOCUSED AND KEEPS YOUR SAVINGS ON TRACK!

# Tool #2

THE NEXT TOOL IS A PLACE!

I GET IT! A SPECIAL PLACE WHERE YOU SAVE YOUR MONEY!

# PLACE

WHEN YOU START SAVING YOU CAN USE A PIGGY BANK, OR A JAR...

...OR EVEN AN ENVELOPE, OR A SHOEBOX! YOU CAN DECORATE THEM TO MAKE YOUR OWN SAVINGS BANK!



HAVING A PLACE JUST FOR SAVING HELPS YOU SET ASIDE YOUR SAVINGS, SO YOU'RE NOT TEMPTED TO SPEND IT!

COME ON! SPEND ME!



WHEN MONEY IS SCATTERED IN POCKETS, DRAWERS, OR BACKPACKS, IT'S EASY FOR IT TO BE LOST.



A DESIGNATED PLACE PROTECTS IT AND HELPS YOU SEE HOW MUCH YOU'RE SAVING.



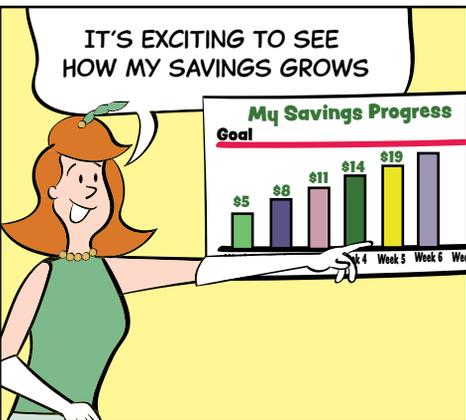
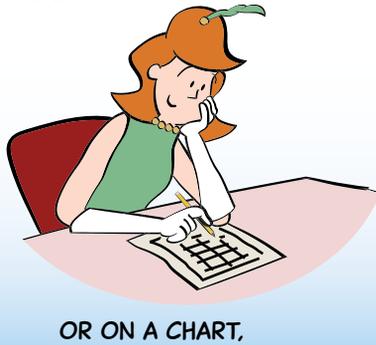
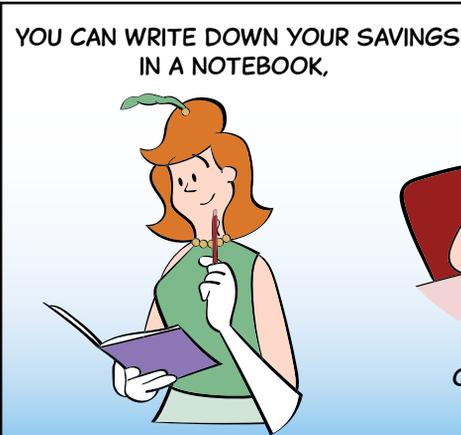
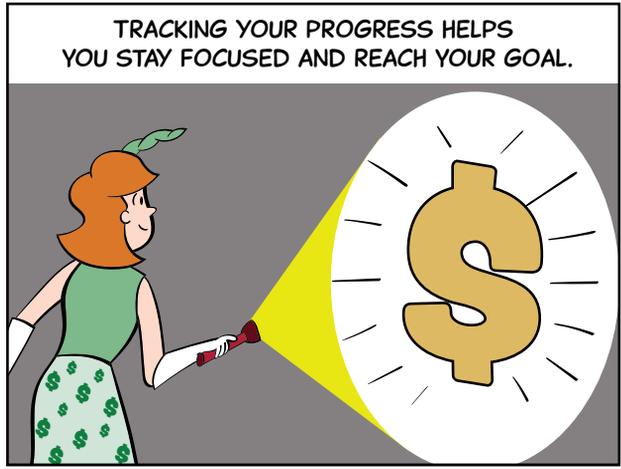


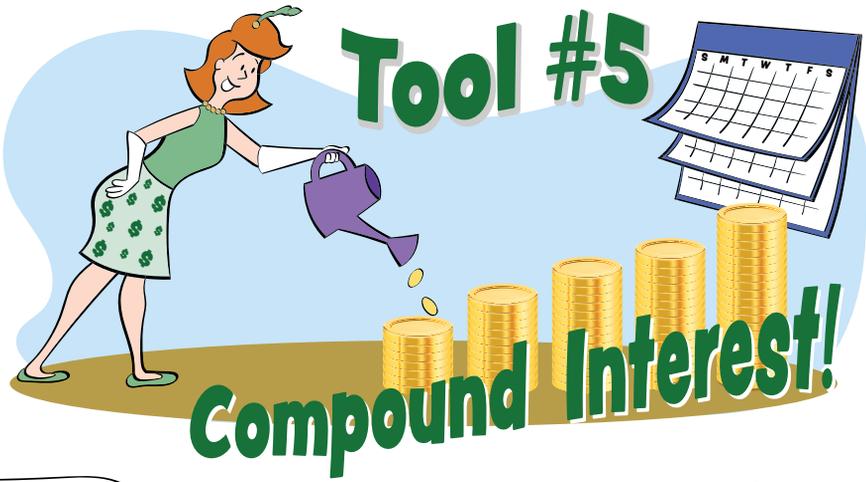
# Tool #3





# Tool #4





RIGHT, PENNY! SAVE YOUR MONEY, AND DEPOSIT IT IN YOUR LOCAL BANK...

...AND OVER TIME YOUR MONEY WILL GROW!



WHEN YOU DEPOSIT YOUR MONEY IN A SAVINGS ACCOUNT THE BANK WILL PAY YOU INTEREST.

INTEREST IS A BONUS THE BANK GIVES YOU FOR SAVING WITH THEM.

THAT INTEREST JOINS YOUR MONEY SO...

...THE NEXT TIME YOU GET INTEREST YOU EARN IT ON YOUR MONEY PLUS THE INTEREST!

AND THAT'S THE MAGICAL POWER OF COMPOUND INTEREST!

Local Bank

Penny's Account	
Starting Balance...	\$100
Interest....	\$10
<b>New Balance</b>	<b>\$110</b>

10% INTEREST\*

Penny's Account	
Starting Balance...	\$110
Interest....	\$11
<b>New Balance</b>	<b>\$121</b>

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



AND THOSE ARE THE FIVE TOOLS IN THE MAGIC SAVINGS TOOL KIT!

Meanwhile, Investo Was Doing His Best... Which Wasn't Terribly Good.

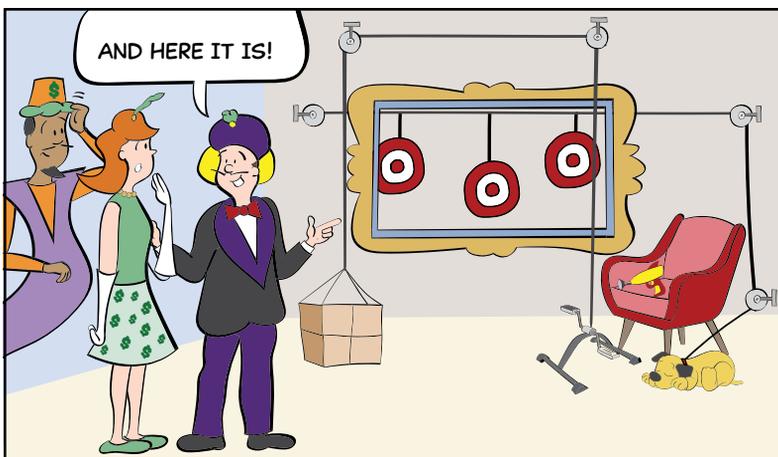


I WONDER WHAT HE'S DOING IN THERE?



FINALLY...

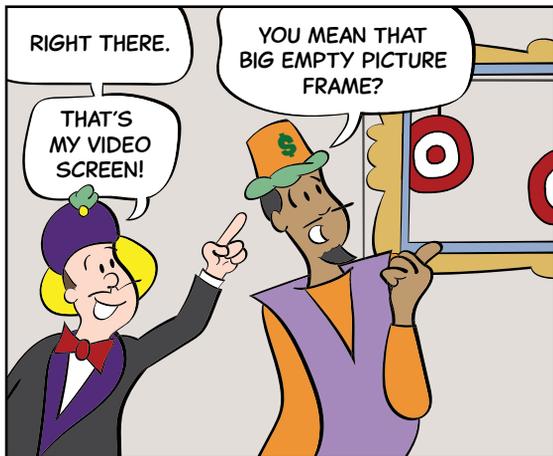
MY VIDEO GAME IS FINISHED! I MADE IT WITH MY BRAINS, AND THINGS FROM AROUND THE HOUSE!



AND HERE IT IS!



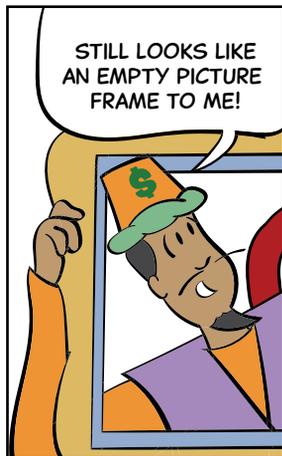
SERIOUSLY? THIS IS A VIDEO GAME? WHERE'S THE SCREEN?



RIGHT THERE.

THAT'S MY VIDEO SCREEN!

YOU MEAN THAT BIG EMPTY PICTURE FRAME?

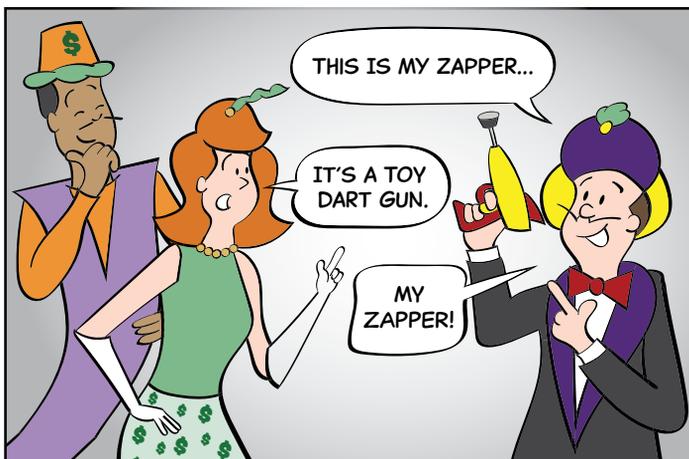


STILL LOOKS LIKE AN EMPTY PICTURE FRAME TO ME!



YES, BUT IT'S VERY HIGH TECH!

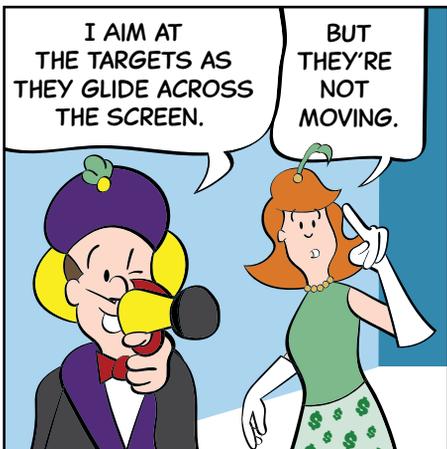
HMMM...



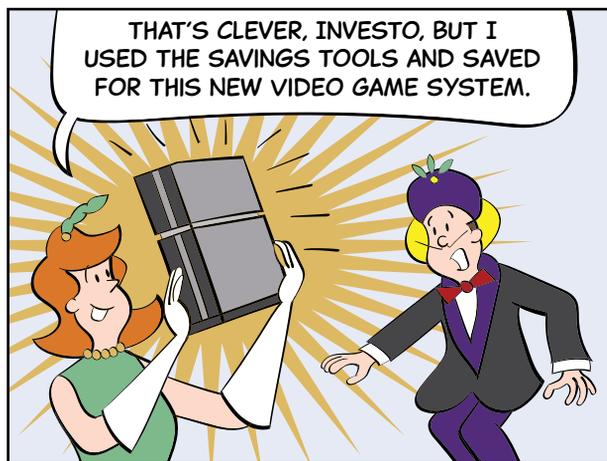
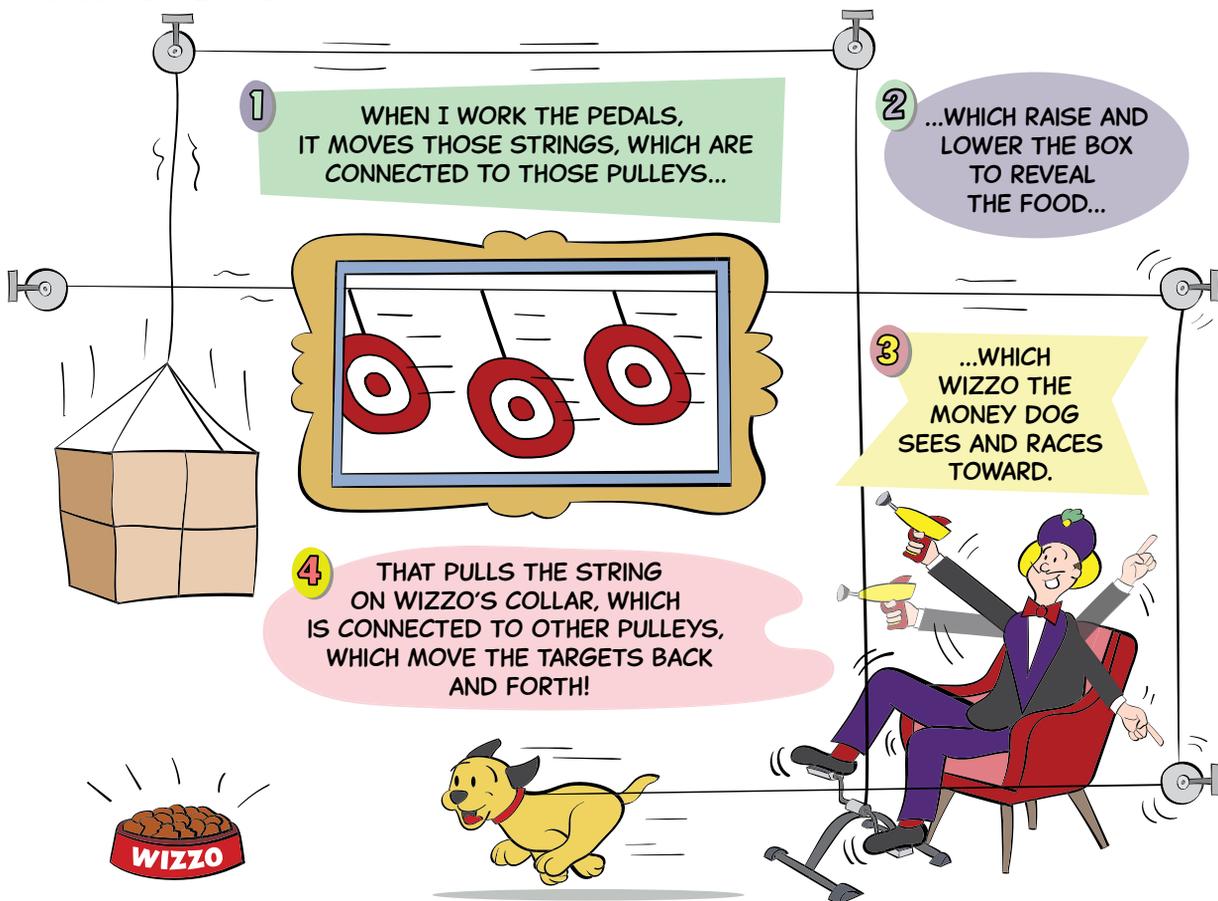
THIS IS MY ZAPPER...

IT'S A TOY DART GUN.

MY ZAPPER!



HERE'S HOW IT WORKS...



SAVING IS EASY  
WHEN YOU USE THESE  
FIVE SIMPLE SAVINGS TOOLS!



# Tool #1 GOAL

FIRST: HAVE  
A GOAL!



A GOAL?  
YOU MEAN  
SOMETHING  
I'M SAVING FOR?  
LIKE A NEW  
VIDEO GAME  
SYSTEM?



RIGHT!



# Tool #2 PLACE

NEXT: SET ASIDE  
A SPECIAL PLACE  
TO SAVE YOUR  
MONEY!

LIKE THIS  
JAM JAR!

MAKE SURE  
YOU CLEAN  
IT OUT OR  
YOU'LL HAVE  
STICKY  
SAVINGS!



# Tool #3 MONEY

THIRD:  
YOU'LL  
NEED MONEY  
TO GO INTO  
YOUR JAR!

THAT  
MAKES SENSE.  
ALL THAT'S IN  
THERE NOW  
IS AIR!

SAVE  
EVERY DAY!  
IT WILL SOON  
FILL UP!



# Tool #4 TRACKING



ONCE YOU START SAVING, IT'S GOOD TO KNOW THE PROGRESS YOU'RE MAKING TOWARD YOUR GOAL.



I'LL MAKE A WALL CHART TO TRACK MY SAVINGS!



# Tool #5 Compound Interest!

OUR FINAL TOOL IS COMPOUND INTEREST.

WHEN YOU SAVE AT YOUR LOCAL BANK THEY PAY YOU INTEREST. OVER TIME EVEN THE INTEREST WILL EARN INTEREST.



WOW! EARNING INTEREST ON INTEREST REALLY MAKES YOUR MONEY GROW!



THAT'S THE REAL MONEY MAGIC!



THANKS! I'LL USE THE MAGIC TOOLS AND START SAVING FOR MY VIDEO GAME TODAY!



**So, Investo Started Saving Using the Five Magic Tools.**



HE HAD HIS GOAL.



HE USED A JAM JAR (CLEANED OUT) AS HIS SAVING PLACE.



HE EARNED MONEY FROM ODD JOBS...



**My Savings**

Goal: Video Game System

	Total
Week 1:	\$5.00 \$5.00
Week 2:	\$3.00 \$14.00
Week 3:	\$2.00 \$17.00
Week 4:	\$11.00 \$28.00
Week 5:	\$8.00 \$36.00

...CAREFULLY TRACKED HIS PROGRESS...

...AND DEPOSITED HIS SAVINGS IN A BANK ACCOUNT THAT EARNED INTEREST.



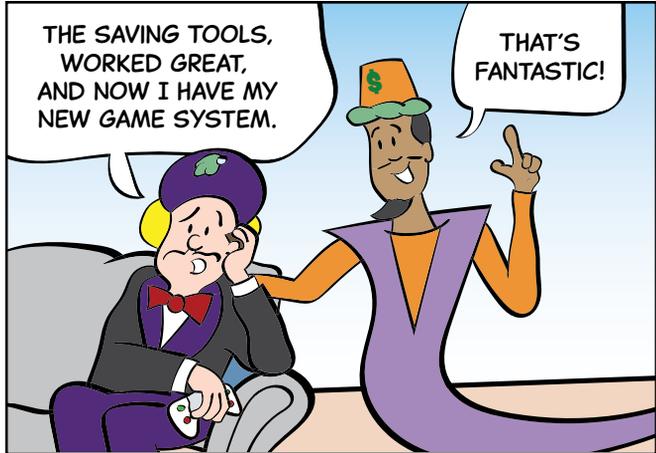
AND SOON HE SAVED ENOUGH TO BUY HIS VIDEO GAME SYSTEM.

**Game Store**



THE SAVING TOOLS, WORKED GREAT, AND NOW I HAVE MY NEW GAME SYSTEM.

THAT'S FANTASTIC!



YOU DON'T LOOK VERY HAPPY ABOUT IT, INVESTO. DOESN'T IT WORK?

IT WORKS GREAT, BUT WIZZO, THE MONEY DOG, KEEPS BEATING ME!



**END**

# Start Saving Today with this Savings Goal Chart!

TRACK YOUR SAVINGS WITH THIS HANDY CHART! WRITE YOUR GOAL UP HERE AT THE TOP!

TAKE YOUR TOTAL GOAL AND DIVIDE IT INTO 10 EQUAL PARTS. (EXAMPLE: IF YOUR GOAL IS \$50, EACH PART IS \$5.)

EACH TIME YOU SAVE ONE PART, COLOR IN THAT SECTION.

MY GOAL

WHEN ALL 10 SECTIONS ARE FILLED IN, YOU REACHED YOUR GOAL!

GREAT JOB! YOU HIT YOUR SAVINGS GOAL!

supported by

**WSFS** | CARES  
Foundation



# Word Tracking

INVESTO LEARNED HOW TO TRACK HIS SAVINGS. NOW HE NEEDS YOUR HELP TO TRACK THE 25 SPECIAL WORDS HIDDEN IN THE PUZZLE BELOW.

*Saving*

*Interest*

*Money*

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

ACCOUNT  
BANK  
CASH  
COMPOUND  
DEPOSIT

DIME  
DOLLAR  
EARN  
GENIE  
GOAL

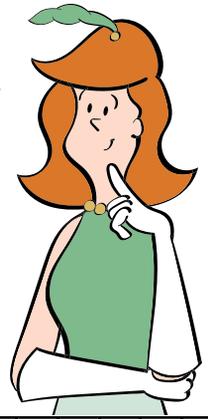
GREAT  
INTEREST  
INVESTO  
MAGIC  
MONEY

MYSTICAL  
NICKEL  
PENNY  
PIGGY  
PLACE

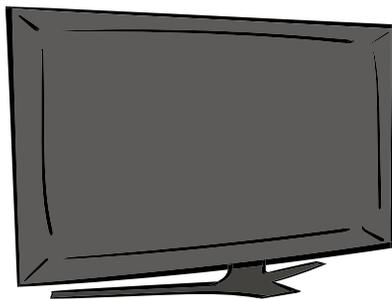
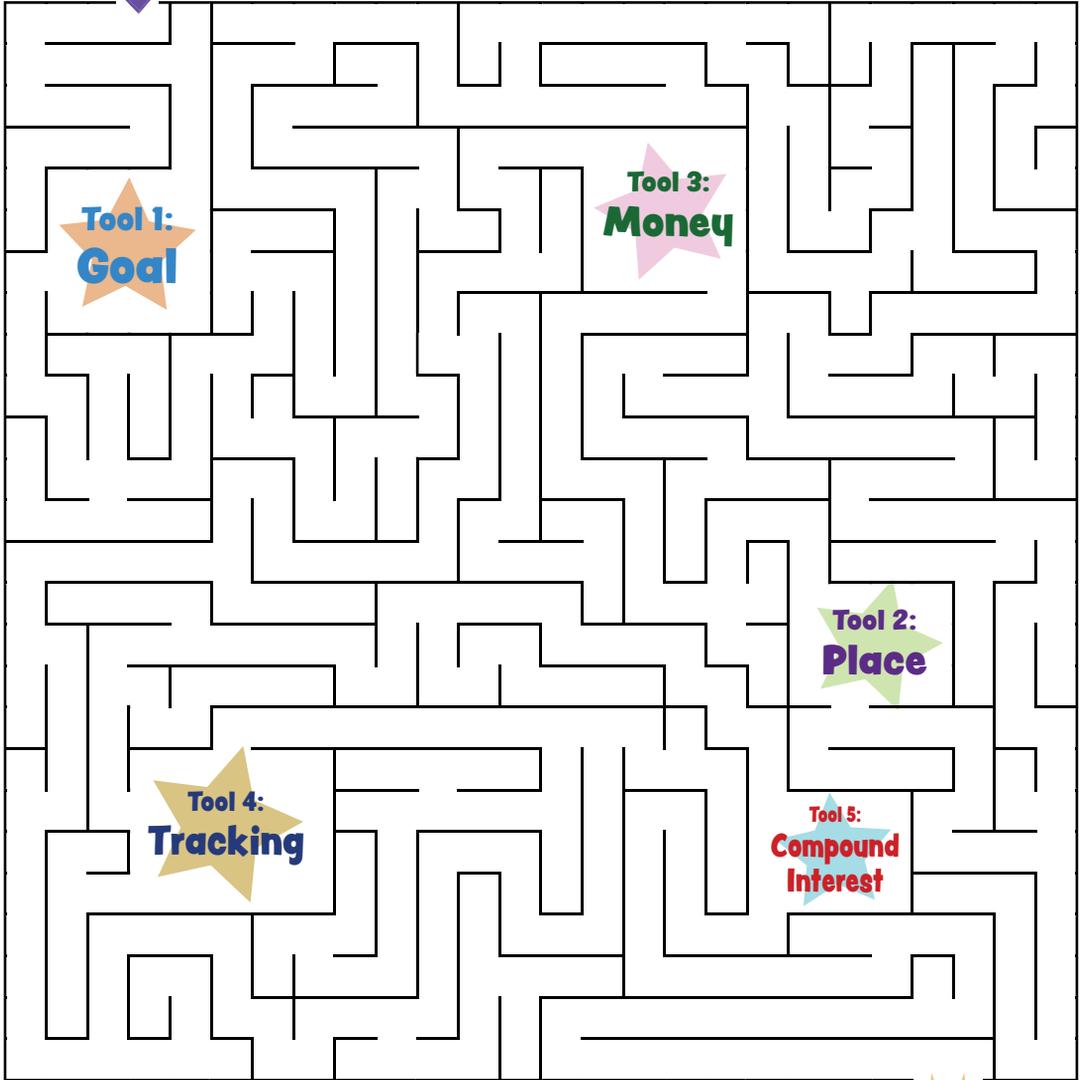
QUARTER  
SAVEROO  
SAVING  
TRACK  
WIZARD

# The Magical Savings Maze

HELP PENNY REACH HER  
NEW VIDEO GAME SYSTEM GOAL  
BY NAVIGATING THE MAZE IN ORDER THROUGH  
THE FIVE MAGIC SAVINGS TOOLS!



**Start**



# Saveroo's Secret Savings Code

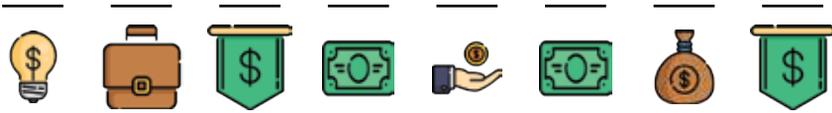
GRAB YOUR PENCIL AND LEARN THE SECRET!



THE MYSTICAL SAVEROO HAS HIDDEN A SPECIAL SAVINGS MESSAGE USING HIS SECRET CODE. USE THE KEY BELOW TO DECIPHER HIS MESSAGE!

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>

<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>	<b>S</b>	<b>T</b>	<b>U</b>	<b>V</b>	<b>W</b>	<b>X</b>	<b>Y</b>	<b>Z</b>



# Make Your Savings Soar!



## Save Your Money

**Deposit it in a Bank Account  
that Pays Interest**

**Let the Interest Compound so  
Your Savings Will Grow!**

Supported by

# WELLS FARGO



Center for Economic  
Education & Entrepreneurship



# Teaching Kids the Magic Trick That Lasts a Lifetime!



Since 1998, Delaware bankers have stepped out of their offices and into classrooms with a powerful mission: to help children learn to save, plan, and make smart financial choices for life.

Delaware Teach Children to Save Day is an investment in financial literacy, in opportunity, and in Delaware's next generation.

Through engaging lessons and original comic books starring The Great Investo, Penny, and Saveroo the Savings Genie, students discover that saving isn't just smart - it's magical, building the foundation 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!



Supported by



Center for Economic Education & Entrepreneurship

