



# TREE TOP TIMES NEWSLETTER

Fall 2020

## How To Become A Savings Genius

Saving money is smart. Why? Because saving now means you can spend later. So if you have your eye on a Nintendo Switch or an Xbox, here's how to get your hands on one, or something else you're interested in, in five easy steps:

1. Set your goal. What do you want to save for?
2. Make smart spending decisions - be aware of how you're spending your money.
3. Save your change. Every day empty your pockets of change. Keep it in a special box or container. When the box is full, bring the money to the credit union and deposit it into your Oakie Savings Account.
4. Whenever you get money - whether it's from an allowance, doing extra chores, or as a gift - don't spend it all. Save at least a third of it.
5. Once you reach your goal, repeat the process with your next goal.

That's five easy steps to becoming a savings genius!

## Just For Laffs

**Q:** If money really did grow on trees, what would be everyone's favorite season?

**A:** Fall.

**Q:** Who won the skeleton beauty contest?

**A:** No body.

**Q:** Who helps the little pumpkins cross the road to school?

**A:** The Crossing Gourd.

## U.S. Money Facts

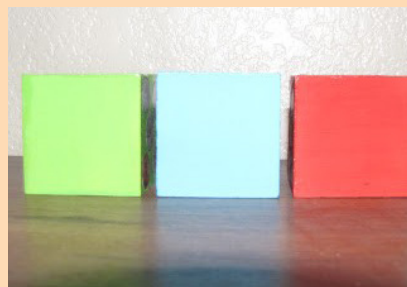
- The Lincoln penny is the only coin on which the figure faces right.
- Quarters were once made out of silver.
- The Lady Liberty adorned the face of the quarter for over 100 years before being replaced by George Washington in 1932.
- In 1943, the content of the penny was changed to zinc-coated steel due to copper shortage during World War II.
- U.S. paper currency, regardless of value, weighs 1 gram (.04 ounce). That means 454 bills will equal one pound.
- All U.S. paper currency is the same dimension (width 2.61 inches x length 6.14 inches and thickness of 0.0043 inches).
- Paper currency is composed of 25 percent linen and 75 percent cotton. Red and blue synthetic fibers of various lengths are distributed evenly throughout the paper. Before World War I, these fibers were made of silk.

## Practice addition, and/or subtraction with Money Dice!

Start with 3 wooden cubes.



Paint them three different colors.



Add coins to each side with Mod Podge.



You now have Money Dice!

You can roll 1, 2, or 3 of the dice and add and/or subtract the coins. For younger children, have the sides be no more than 50 cents, that way if two dice are being used the sum of the coins would not equal more than a dollar. If your child has a friend over, you could break into "teams". Whichever person could add the coins from the dice the quickest would get a point for their team.



## Fall Coloring Fun

