



Mail from Percy

A newsletter for Mini-Millionaires Club Members

Spring 2021

Questions for Kids



1. If you received a gift of \$20, would you spend it or save it? Why?
2. Is there anything unexpected that you need to buy with an emergency fund? Why might having an **emergency fund** be a good idea?
3. Are you **saving money** to buy something? If so, how do you plan to reach your goal?
4. Why might it be a **good idea** to keep your money in F&M Bank?

Try This At Home

Decorate a Savings Container— for Younger Kids



Create and decorate a savings container to keep money in one place until you can make a bank deposit.



Start Saving Soon — for Older Kids

If you earn an allowance, receive a monetary gift, or earn money through a job, be sure and save some money by separating it. Create envelopes for “Savings” and “Spending” because it’s important to save some of the money that you earn.



Check Out A Book

Visit your local library or bookstore...



Just Shopping with Mom

By Mercer Mayer
Ages 4 – 7
Check out the way the children help Mom with spending at the store.

The Rag Coat

By Lauren Mills
Ages 6 – 9
See how Minna stayed true to herself when her classmates talked about her coat.



Color the picture to help Percy decorate for Spring!



Percy's Double-Puzzle



BLLA [] [] [] []

DRIB [] [] [] []
4 3

ERLFOW [] [] [] [] [] []

NUF [] [] [] []
5

EGERN [] [] [] [] [] []
6

YLPA [] [] [] []
2

NUS [] [] []
1

[] [] [] [] [] []
1 2 3 4 5 6

Unscramble each of the clue words. Then copy the letters in the numbered cells to other cells with the same number.



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Did You Know?



The lifespan of currency denominations depends on a number of factors, including how the denomination is used by the public. For example, larger denominations such as \$100 notes are often used as a store of value, which means they pass between users less frequently than lower-denominations such as \$5 notes, which are more often used for transactions.

Denomination	Estimated Lifespan*
\$1	6.6 years
\$5	4.7 years
\$10	5.3 years
\$20	7.8 years
\$50	12.2 years
\$100	22.9 years

Source: Board of Governors of the Federal Reserve System