

Mail from Percy

A newsletter for Mini-Millionaires Club Members

Spring 2021



- 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...

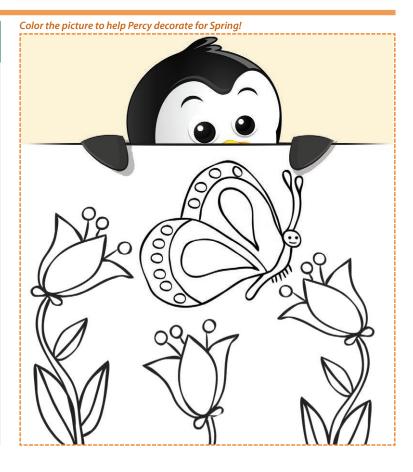


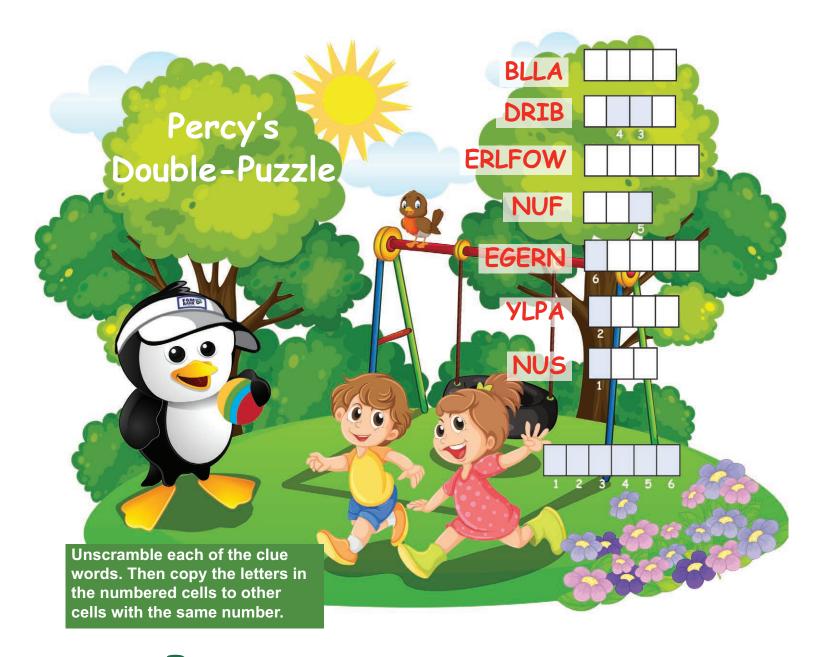
Just Shopping with Mom

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.









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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