

# CREW'S NEWS

Spring 2022

## Grandma's Garden

**W**ith spring coming quickly, Nick and Penny's grandma wants to get her vegetable garden in tip-top shape. She asks the kids if they want to help her out and they both agree! Nick and Penny head over to their grandma's house and plan out their day. They grab some gardening tools and get to work. They pull out all of the weeds, lay fresh mulch, and prep the soil. Once the garden beds are ready, the group travels to the store to pick out seeds. The kids pick up a variety of vegetable seeds, including tomato, cucumber, and peppers. Nick and Penny offer to buy the seeds for their grandma as a thank you for all she's done for them. They both spent \$10 on seeds.

Add the amounts they each spent to find the total amount spent on seeds.

$$\$10 + \$10 = \$20$$

Nick, Penny, and their grandma head home and start planting. The kids cannot wait to see how much the vegetables grow! Once the vegetables are ready for harvest, Nick and Penny head back to their grandma's house to see how the vegetables did. Nick and Penny find tons of fresh vegetables and are so happy that their hard work paid off! After picking some vegetables for themselves, they realize there is plenty leftover! Their grandma gives them the idea to sell the rest. Nick and Penny set up a stand on the sidewalk and wait for customers. A few hours later, Nick and Penny are out of vegetables and are ready to count the money they earned. They made \$50! That's enough to replace the cost of the seeds and add to their savings.

Subtract the total amount spent on seeds from the total amount earned selling vegetables.

$$\$50 - \$20 = \$30$$

Now divide by two to see how much Nick and Penny each get.

$$\$30 / 2 = \$15$$

Nick and Penny were able to add \$15 extra dollars into their savings from selling the leftover vegetables. They had a lot of fun hanging out with their grandma and seeing their hard work pay off!

## Grow Savings with Early Foundations

Give your kids and grandkids the perfect gift to help their savings grow! Opening an Early Foundations certificate will plant a seed to help their savings grow over time! Early Foundations is for children 10-17 and has a fixed rate of 10.00% on amounts up to \$1,000! We also provide regular Youth Certificates for children age 0-10 with varying terms and rates. Ask an MSR or visit us online today for more term and rate information!



# Coloring Page!

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