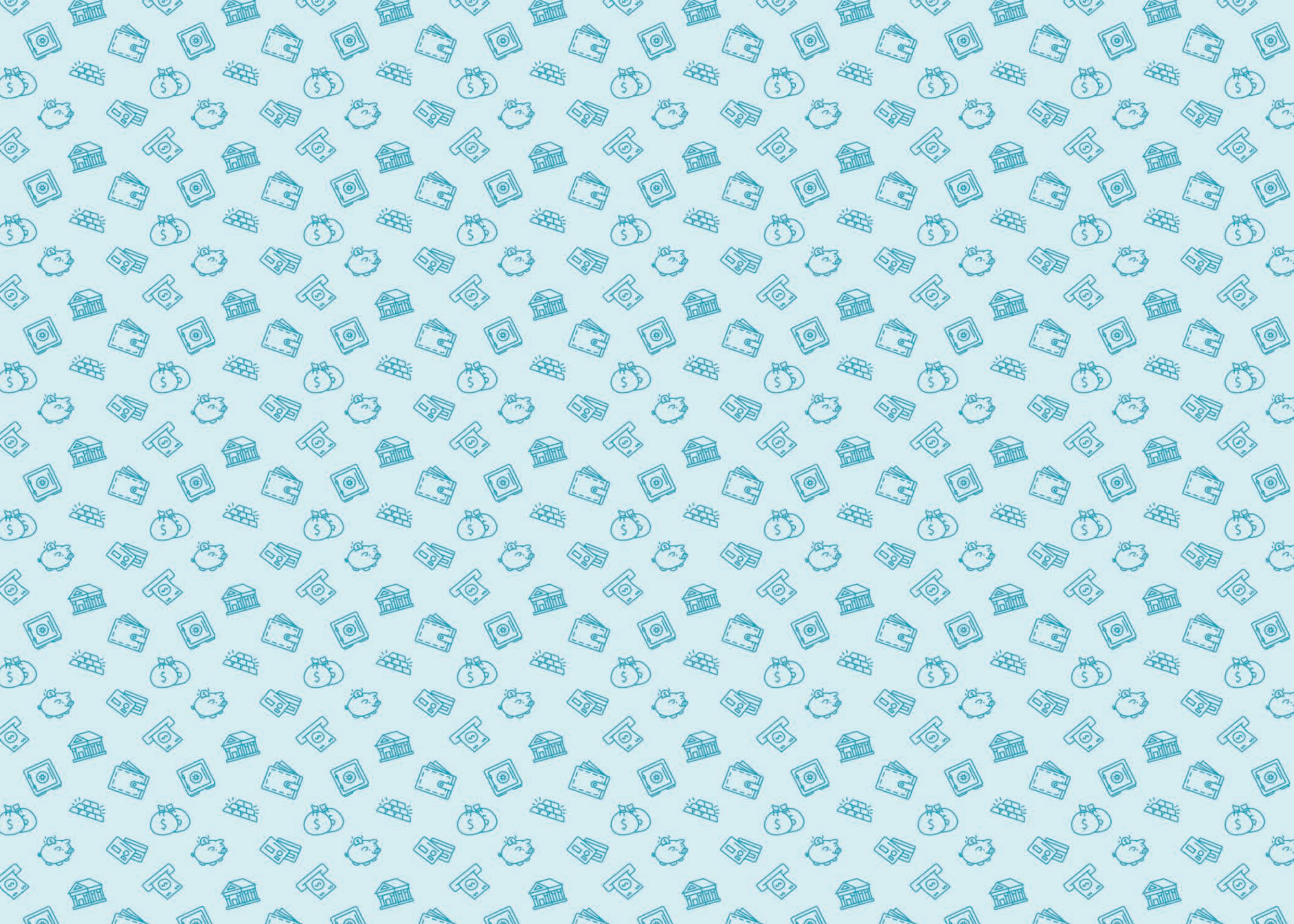


VIRGINIA TOYS WITH SAVING

A Southside Kids Story





VIRGINIA TOYS WITH SAVING

A Southside Story

Virginia South **LOVES**
to play with toys.



She has more toys than she can count—
balls, tiny dolls, gigantic stuffed
animals, and games.

BUT there is one toy she really wants: the *TurboRacer*.



The *TurboRacer* is very expensive, and Virginia does not have enough money to buy it.



**SHE NEEDS
\$100!**



Virginia decided to save money to buy the *TurboRacer*.



She started with chores around her house to earn money, such as, **washing** dishes and **cleaning** her room.

\$15

She also **raked** the lawn!

\$10



Despite all of her hard work, she only had -

$15 + 10 = \$25$

Virginia decided to get creative.
First, she **opened** a lemonade stand.

\$17



Then she **asked** her family
and friends for jobs.

$$25 + 17 = \$42$$

She **walked** the neighbor's dogs...

\$8



\$8

and **baked** cookies for her
mom's co-workers.



$$42 + 8 + 8 = \$58$$

She cleaned her aunt's fish tank.

\$10



$$58 + 10 = \$68$$

She helped groom and feed her uncle's horse for a day.

\$18



$$68 + 18 = \$86$$

Virginia washed her friend's favorite stuffed animals.

\$14



$$86 + 14 = \$100$$

\$100
out of
\$100

She *finally* had enough!
Virginia was **SO** excited to
buy her *TurboRacer*.





On her way home, she saw a sign for a local children's hospital asking for **toy donations** for the children who had to stay there.

Virginia remembered that when she was sick, playing with her toys would **brighten her day**.

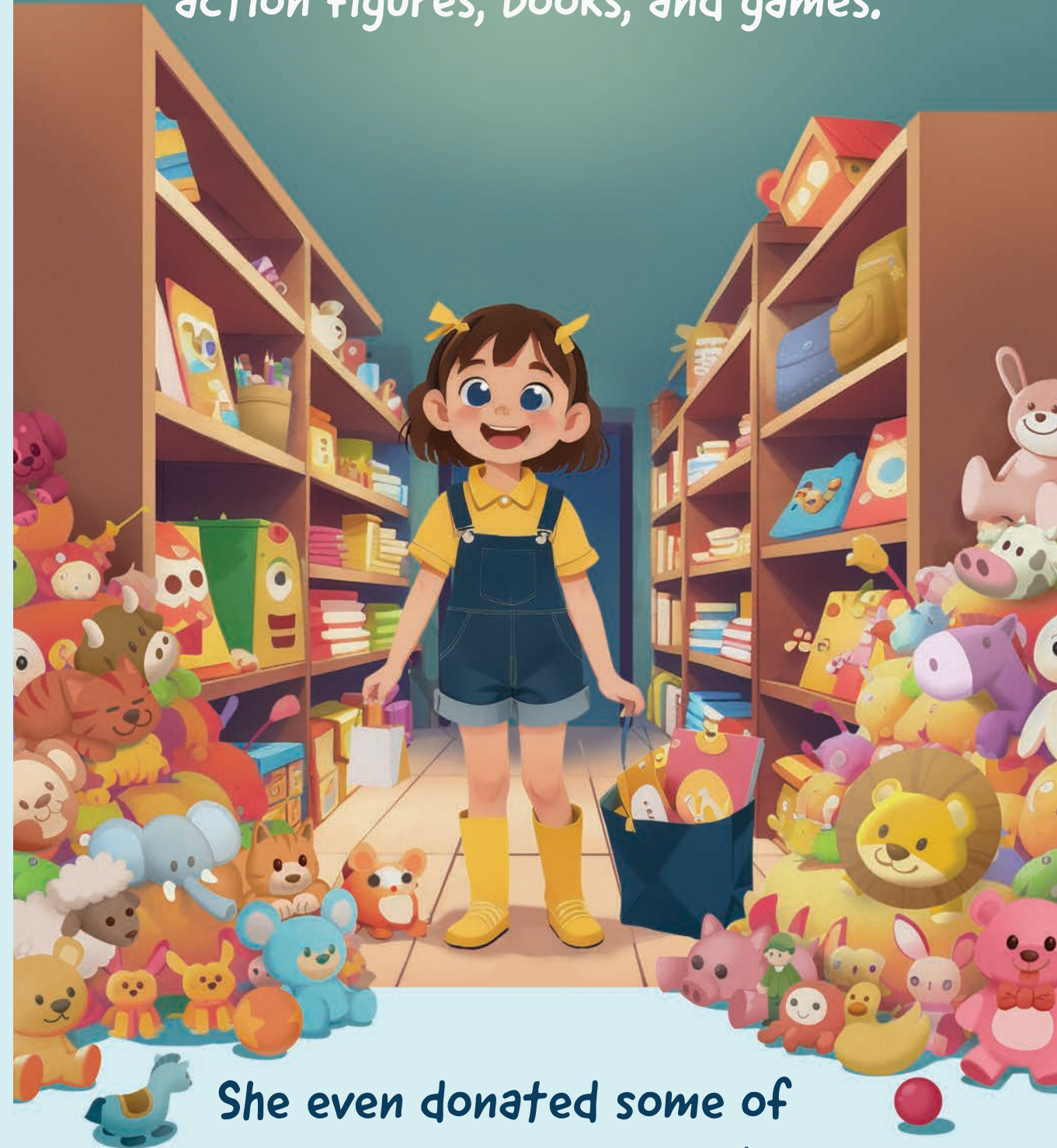


She thought the kids in the hospital deserved that feeling as well.

Even though she really wanted the *TURBORACER*, she thought it would be **more fun** to share toys with the other children.



Virginia went to the toy store and bought all kinds of toys – dolls, action figures, books, and games.



She even donated some of her own toys to the children.

The children were so **excited** to get the toys, and Virginia played with them all day long.

She knew she made a difference in their lives, and saving her money allowed her to help others...



Virginia was happy that she was able to help the children.

...and helping others felt really good!

Helping the kids at the hospital made Virginia feel so good that she decided to save even more money to donate.



If she kept saving her money, Virginia knew she would soon need something safer and bigger than a piggy bank.

Save like Virginia!

What you want:	Price:	Money added:	How much you have:
TurboRacer	\$100	-	\$15
		\$10	$15 + 10 = \$25$
		\$17	$25 + 17 = \$42$
		\$16	$42 + 16 = \$58$
		\$10	$58 + 10 = \$68$
		\$16	$68 + 16 = \$86$
	Made it!	\$14	$86 + 14 = \$100$

What you want:	Price:	Money added:	How much you have:
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Savings Chart

What you want:	Price:	Money added:	How much you have:
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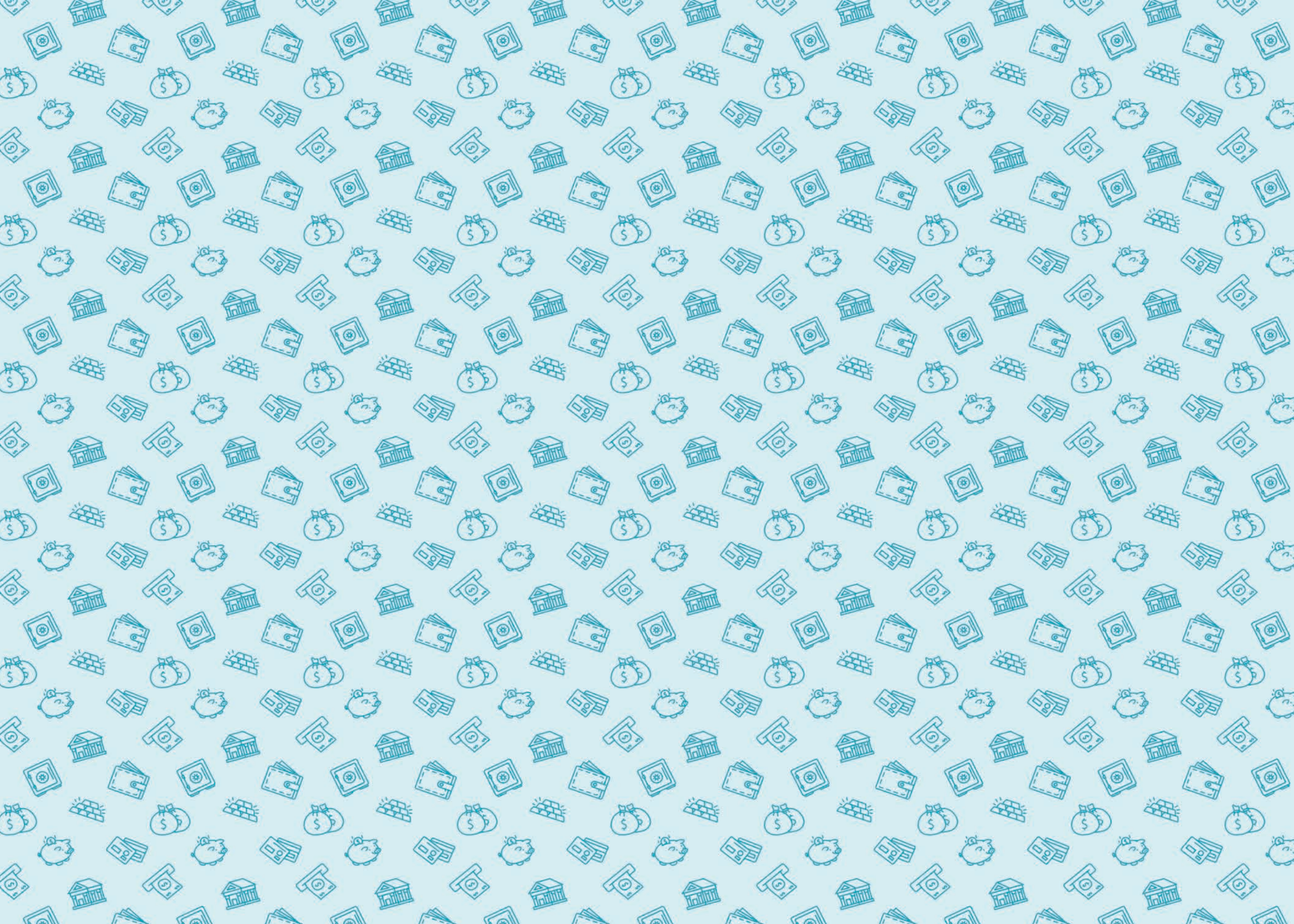
Why is it important to teach kids to save?

- **Help them learn the value of money.** Learning the difference between wants and needs will make them more likely to make wise financial decisions.
- **Developing good financial habits.** Kids who start saving early will be more likely to continue saving as they get older, helping them build a strong financial foundation for their future.
- **Learning the value of hard work.** When kids earn money for doing work or other tasks, they can learn money does not come easily, and they will be more likely to appreciate the things they have.
- **Learning the value of delayed gratification.** When kids learn to carefully and patiently save for something, they learn they can accomplish big things by being disciplined.

How can I help teach my kids about saving?

Here are a few tips to get you started teaching your kids about money and saving:

- **Start by talking to them about money.** Explain the difference between wants and needs, and help them understand the value of money.
- **Give them an allowance or reward chart.** This will give them the opportunity to earn money and learn how to save it.
- **Set savings goals with them.** Having a set goal can help direct your kid's decision when they receive money.
- **Make saving fun.** You can start by reading this book, create a savings chart (like Virginia's), or set up a piggy bank.



Virginia wants a new toy, but not just any new toy – the TurboRacer. However, once she saves up enough money, she quickly learns that helping those around her makes saving money even more fulfilling.



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BANK™

Find more activities and our kid friendly financial curriculum at southside.com/family-resources