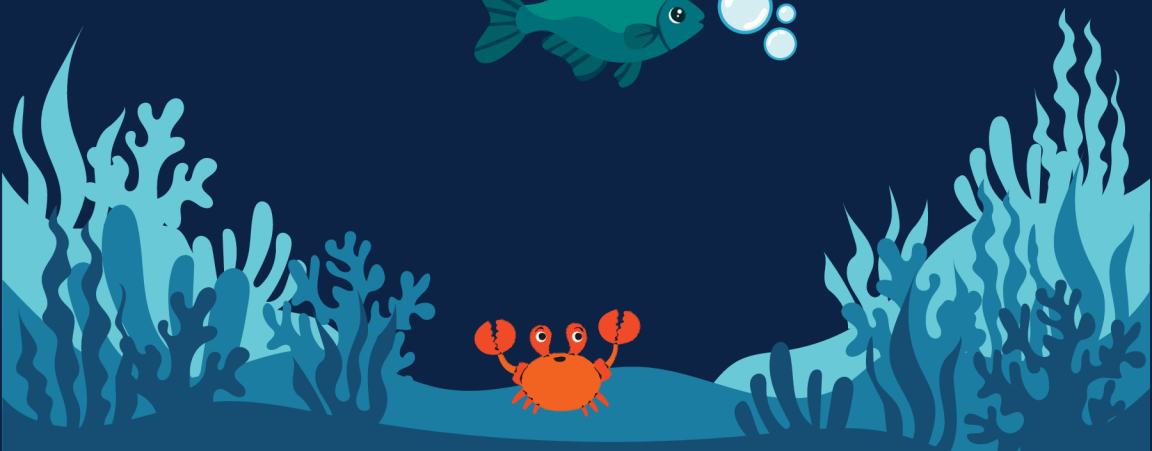
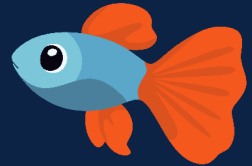
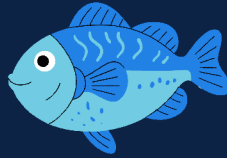
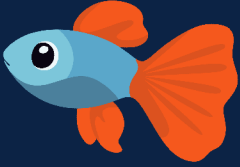




NATIONAL CAPITAL BANK

Capital Kids' Club

Activity Book



Understanding Banking

In this book, you'll learn how savings accounts work and how saving money can help you reach goals. You can earn money just by having a savings account. That money is called interest.

A **Bank** is a place where you keep your money.

Bank Accounts are digital records of the money you have at the bank.

A **Savings Account** is an account that helps you save money. You earn interest on the money you keep in a savings account.

Interest is money the bank pays you to keep money in their bank.

A **Deposit** is the money you put in a bank account. When you deposit money at the bank, that means that you are giving your money to the bank so they can take care of it for you, keep it safe, and pay you interest.



Understanding Banking

A **Budget** is a plan for how to spend and save money.

Deposit Slips are forms you give to the bank teller when you deposit money. They show your name and account number and how much money you're depositing.

An **ATM (Automated Teller Machine)** is a machine that allows you to deposit or withdraw cash using a debit or ATM card.

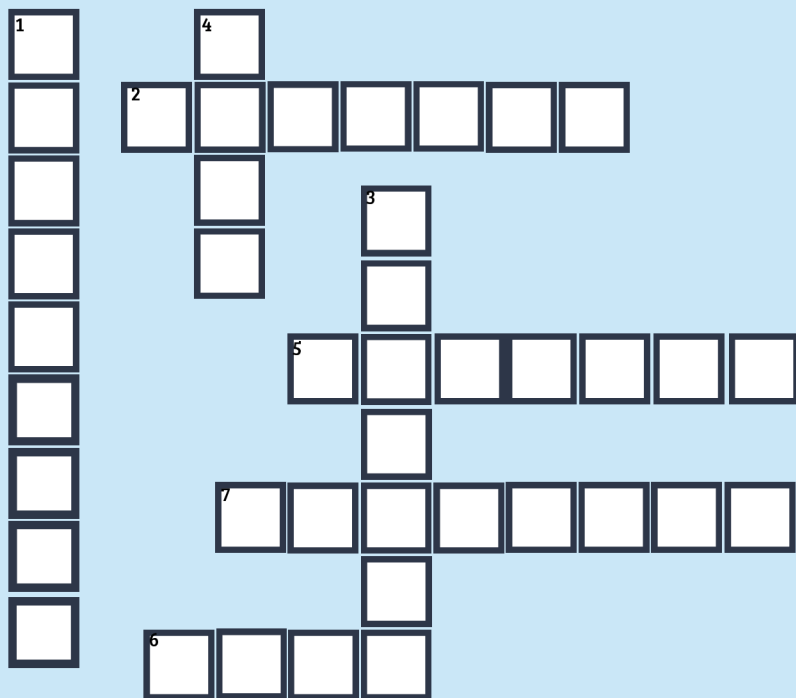
Transaction is any action involving money, such as a deposit, withdrawal, or purchase.

You can use this book to learn about the fun and importance of saving, do some fun activities, and learn some cool facts about creatures in the ocean!



Test your knowledge

See what you've learned about savings with this crossword puzzle!



Across

2. An account that helps you save money
5. The total amount of money in your account
6. _____ fish, but it's actually not a fish at all. It's shaped like something you see in the night sky

Down

1. What fish is orange with three white stripes
3. Four of these make up a dollar
4. The place where you keep money in accounts
7. Money the bank pays you to keep money in their bank

*View the last page for answers



HOW DO YOU MAKE YOUR MONEY?

Do you have a job like babysitting or mowing lawns? Do your parents pay you an allowance for doing chores around the house? Maybe you get money as gifts, like a check from your grandparents on your birthday.

There are lots of ways to make money, and there are lots of ways to spend it, too. A budget is a plan for how you will spend your money each month. So you can make sure you have enough for the things you need, a little for the things you want right now, and enough to save up for big things you might want in the future.

BUDGETING: NEEDS VS. WANTS

Sometimes it's hard to tell the difference between the things you need and the things you want. But when it comes to budgeting, it's important to be able to tell the difference.

Things you **want** are those things that you don't have to have. Things you **need** are the things you must have. For example, you might **need** money for lunch. But you probably **don't need** to buy 5 candy bars.

When it comes to budgeting, you should always make sure you have enough to afford the things you need (things like lunch money, new socks, or food for your pet hermit crab).

Then make sure you have enough to save up for big things you might want in the future (things like rollerblades, a new aquarium, or your college education). With what's left, you can decide what you want to buy right now (things like ice cream or a new toy).



SHOW OFF YOUR COLORING SKILLS!

This is the Green Emerald Crab!
In the wild, Green Emerald Crabs make their home in
coral reefs.



SHOW OFF YOUR COLORING SKILLS!

These are Flame Angels!

They like to live in the warm, tropical waters of the Western Pacific Ocean. They are orange with black stripes and two blue patches on their tail fins. They look like flames!



UNDER THE SEA

Learn a little more about the creatures you may see in the ocean or in the National Capital Bank aquarium!

Clownfish: These playful looking creatures are the stars of the Living Coral Reef. They are small, bright orange fish with three white stripes outlined in black.

Seahorse: Tiny, unique fish with horse-shaped heads, long snouts, and curly tails that live in warm costal waters. They swim upright and use their tails to grab seaweed.

Starfish: Are ocean animals that aren't actually fish! They are invertebrates (no backbone) with spiny skin, usually five arms, and hundreds of tiny tube feet underneath to help them walk and hold onto rocks.

Blue Whale: Are the largest animal to ever live, even bigger than the biggest dinosaur! They are huge ocean mammals, that grow up to 100 feet long and weigh as much as 30 elephants.

Jellyfish: These soft, jelly-like sea animals are shaped like umbrellas and are made of 95% water. They have no bones, brains, or hearts.

Sea Turtle: Ancient, ocean-loving reptiles with streamline shells and powerful flippers. They breathe air and live up to 70-80 years,



UNDER THE SEA

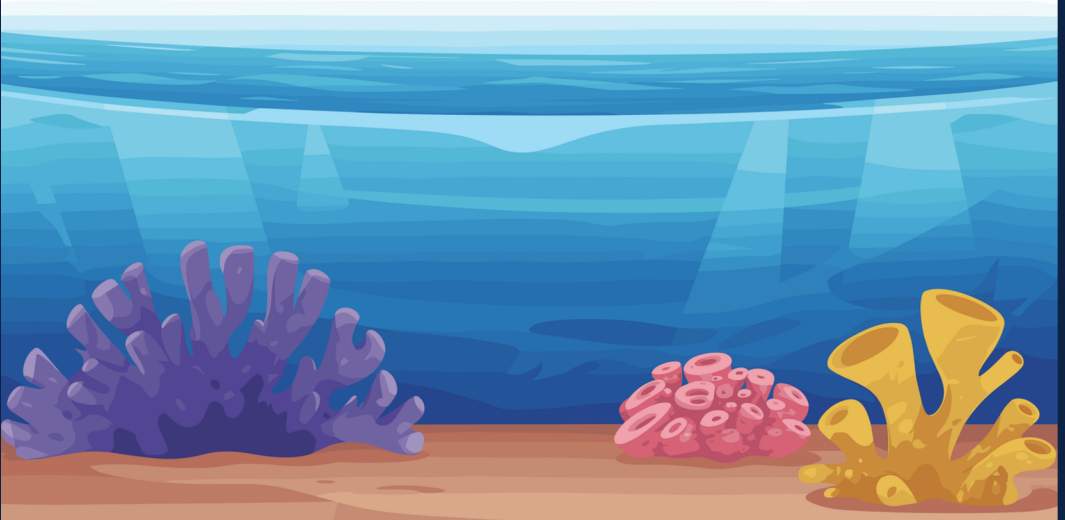
What are your four favorite creatures that you would find in the ocean?

1. _____

2. _____

3. _____

4. _____





WORD SEARCH

In the word search below, find the following terms (up, down, across, diagonally, and backwards):

- | | |
|-----------------|---------------------|
| SAVINGS | DOLLAR |
| BANK | DEPOSIT SLIP |
| ACCOUNT | CENTS |
| MONEY | STATEMENT |
| INTEREST | CLOWNFISH |

c	l	o	w	f	r	k	j	l	l	o	r
p	r	o	w	n	f	u	s	h	m	p	m
s	a	v	i	n	g	s	t	a	i	r	o
j	l	r	d	c	n	t	b	l	i	e	n
m	l	f	n	k	n	a	s	e	g	r	e
a	o	p	i	u	q	t	l	b	n	g	y
e	d	n	o	l	i	e	n	b	a	x	s
w	l	c	y	s	l	m	f	i	s	n	t
q	c	o	o	t	c	e	n	t	s	c	k
a	u	p	b	z	x	n	r	w	u	v	i
p	e	r	j	i	n	t	e	r	e	s	t
d	r	e	h	s	i	f	n	w	o	l	c

*Answers can be found on the last page



NATIONAL CAPITAL BANK

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Word Search Answers

c	l	o	w	f	r	k	j	l	l	o	r
p	r	o	w	n	f	u	s	h	m	p	m
s	a	v	i	n	g	s	t	a	i	r	o
j	l	r	d	c	n	t	b	l	i	e	n
m	l	f	n	k	n	a	s	e	g	r	e
a	o	p	i	u	q	t	l	b	n	g	y
e	d	n	o	l	i	e	n	b	a	x	s
w	l	c	y	s	l	m	f	i	s	n	t
q	c	o	o	t	c	e	n	t	s	c	k
a	u	p	b	z	x	n	r	w	u	v	i
p	e	r	j	i	n	t	e	r	e	s	t
B	r	e	h	s	i	f	n	w	o	l	c

Crossword Answers

Down

1. Clownfish
3. Quarter
4. Bank
7. Interest

Across

2. Savings
5. Balance
6. Star

