



for Grades 3-5



Teacher Presentation Slides

for use with Educator Guide



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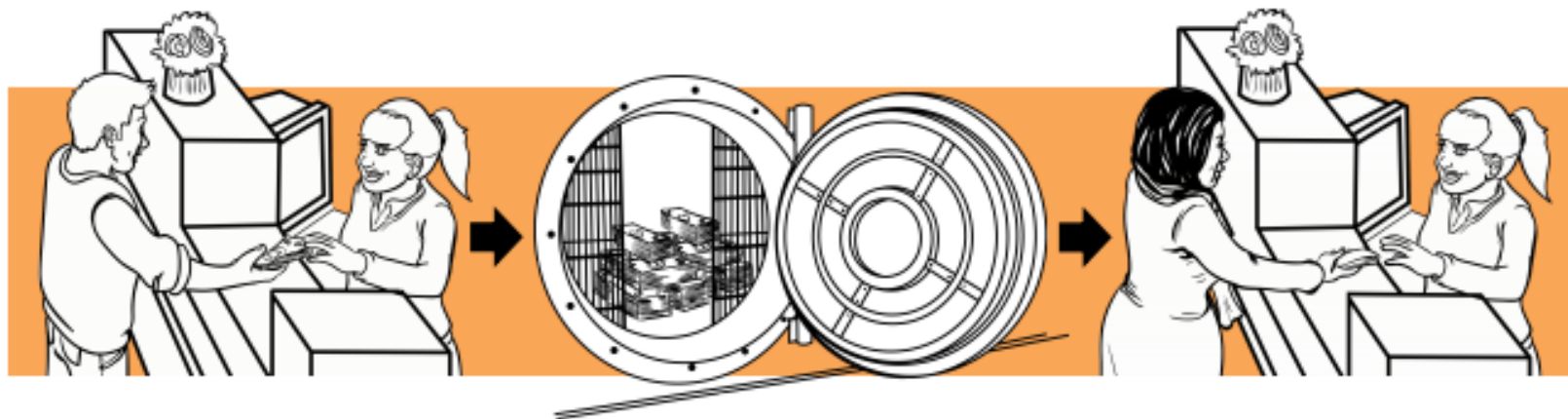
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LEVEL 2, LESSON 4

After you open a savings account, you can put money in (make a **deposit) and take money out (make a **withdrawal**).**

The bank keeps your money safe and pays you interest.

Why does the bank pay you? When you have a savings account, you are lending money to the bank. The bank lends your money to other people. They pay the money back to the bank with interest. The bank gives you a small amount of the money they make.



A customer deposits money into a savings account at the bank.

The bank keeps the money safe in a vault.

The bank loans money to other people, who pay interest. That interest goes back to the customers saving their money in the bank.

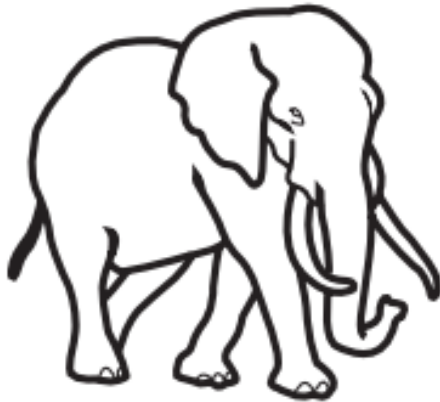
STORY PROBLEMS: RISKS

CHALLENGE 1

A **risk** is the possibility that something bad might happen.

Directions: Pick one of the scenarios below. On a separate piece of paper, create a chart to show the risks and ways to avoid or reduce each risk.

- 1) Someone just gave you an elephant as a gift.
- 2) A friend comes over to help you build a tree house.
- 3) You decide to bake a five-layer chocolate cake.



SAVING FOR EMERGENCIES

Risks carry the potential to cost people time, effort, and money. That is why it's important to save money for an emergency.

Bad news: Your pet elephant just ate the cake you baked and then sat on your new tree house. That is going to cost you a lot of money!

List some of the possible expenses below:



REAL-LIFE EMERGENCIES

If you were a grown-up, here are some emergencies that you might have to save money for:

- **You have an unplanned hospital stay.**
- **A sick or injured pet needs to go to the vet.**
- **The washing machine breaks and needs repairs.**
- **Your car tires wear out and need to be replaced.**
- **You lost your job and need to pay bills.**

What other emergencies might grown-ups need to save for?

Teacher Presentation Slides Answer Key

LESSON 4:

STORY PROBLEMS: RISK

Answers will vary.

SAVING FOR EMERGENCIES

Answers will vary.

REAL-LIFE EMERGENCIES

Answers may include: other home repairs if something breaks, other car repairs, taking a sick child to the doctor, and so on.