

the Early Bird Savings Club



Quarterly Newsletter for Kids

What do you know about Savings Bonds?

Did you get a U. S. Savings Bond as a holiday gift? If so, you might be wondering why you got it—or why we even have savings bonds. Now you can find out.

A bond is a piece of paper that shows a person has agreed to loan money to the U.S. Government. The government uses the money to help pay its bills.

Here are some reasons that people buy bonds:

They are easy to buy. You can buy bonds online from the United States Department of the Treasury at TreasuryDirect.gov.

Buying bonds is good for America. Money spent on savings bonds helps run the government.

Buying bonds can help you save for education. Bonds are a good way to save for college.

Bonds are good gifts. Bonds can be bought for gifts—for birthdays, graduations, or special holidays.



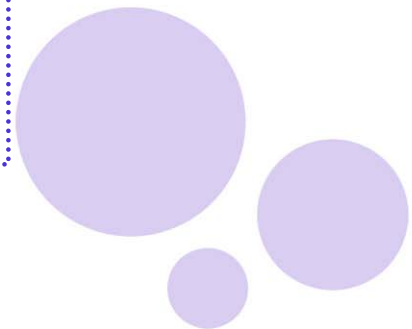
Write It & Save It!

How much money do you want to save this year?

Write the amount here: _____

Save this paper to remind you of your savings goal.

Tip: Every time you get some money, save at least half of it.



How Long Does Money Last?

Paper money doesn't last forever. It gets used at stores, deposited in credit union accounts, put in pockets and wallets—and more!

Certain bills are used more often, so they only last a few years. Think about the money that you see your parents spend. They probably have some \$1 bills, \$5 bills, \$10 bills, and \$20 bills in their wallet. They probably don't walk around with a \$100 bill!

Can you guess which value of paper money lasts the least amount of time? You can check your guess by looking at the table.

Value	How Long the Bill Usually Lasts
\$1 bill	4.7 years
\$5 bill	3.8 years
\$10 bill	3.6 years
\$20 bill	7.0 years
\$50 bill	11.9 years
\$100 bill	21.6 years

Source: Federal Reserve Board

CHILLY HUMOR

What do you call a snowman on rollerblades?

A snowmobile!

What do you call a snowman in the summer?

A puddle!

What do snow kids eat for breakfast?

Ice Krispies!



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