



The Early Savers newsletter is a quarterly publication of Access Bank Children Banking Team. We believe making sound financial choices is a lesson worth learning early in life using a mix of education and entertainment.

Packed in this edition are interesting write ups, games and activities, cool facts and lots more. You will also find useful tips necessary to help you earn and save money. Generally it's lots of fun while you learn.

As 3rd term begins, we welcome you into the second quarter of the year, remember to make the Early Savers newsletter your companion and tell your friends about it. **Enjoy!**

“My daughter is in elementary school. She hates mathematics, but loves to count her money! I have used her allowance to help bring basic mathematics alive.”

Chinelo (House wife)

MUMS and DADS

TIPS ON SAVING (FOR PARENTS)

Knowledge is power, and that's why learning basic information about money is key. Here are useful tips for encouraging your children to save.

SET GOALS: Never think your child is too young to understand the basics of goal setting. Identify a need from their list of wants and help turn it into a goal. For example, if a child wants a bicycle, passing the school exams can be a good challenge to help him earn the gift of a bicycle. Therefore passing the school exam becomes a goal

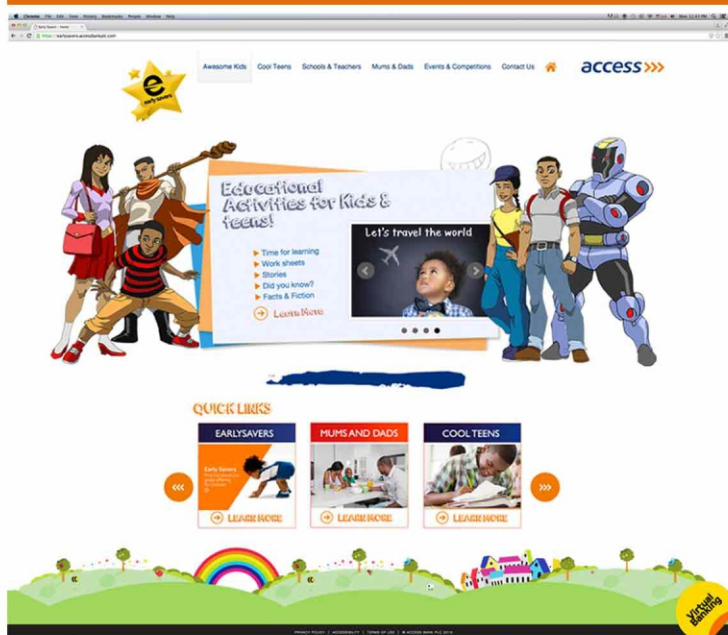
GIVE POCKET MONEY: It's not folklore, money does not grow on trees! Basic money management can be taught by giving weekly pocket money and monitoring their spending with a budget. You can actually help your child save for the bicycle with some savings from the weekly pocket money. This also helps children to realise the importance of earning, versus just being given.

OPEN A BANK ACCOUNT: Don't just open a bank account for your children, make them an active part of operating the account. No matter how small the cash amount they get/earn, deposit it in their Bank account on their behalf and show them the deposit slip as evidence of payment.

More tips in the next edition



HAVE YOU VISITED THE EARLY SAVERS MICROSITE?



If not, here are 5 reasons why you should visit and invite your friends to do the same.

- #1 The Early Savers microsite is a website for children up to 16 years of age.
- #2 The website has a unique blend of information, tools, games and learning materials that cut across all ages within the specified age range.
- #3 It is a financial 'edutainment' website.
- #4 It is designed to have a fun section for everyone - Awesome kids; Moms and Dads; Cool Teens; Schools and Teachers; Events and Competitions
- #5 It can be accessed from your computers and any other mobile electronic devices.

Don't be left behind. Get on board the Early Savers train today by simply accessing our site to have a 'fun-tastic' experience! Log on to <https://earllysavers.accessbankplc.com>

LET'S TALK MONEY WITH MANNIE

Your kids can learn a lot about savings with Mannie and the Angels; simply tune in to Cool FM 96.9 every Tuesdays and Thursdays from 7:15am- 7:30am.

The best part is, with an Early Savers Account, children stand to win amazing gifts for every question answered correctly.

Let's make learning fun for our Early Savers.



FOR MORE INFORMATION

01-271 2005-7

childrenbanking@accessbankplc.com

http://earlysavers.accessbankplc.com



SPEED SERVICE SECURITY



How fast can you find these hidden words:

Teller. Savings. Debit Card. Early Savers. Withdrawal. Deposit. Bank Alert. ATM. Customer. Balance. Investment. Branches. Transaction. Credit Card. Budget. Interest. Profit. Loss. Money. Coin

H	E	R	I	N	T	E	R	E	S	T	B	A	A
T	A	C	W	R	S	A	L	T	E	R	A	W	L
I	R	N	I	E	A	R	R	E	E	E	N	A	O
S	L	H	T	N	C	I	E	L	T	V	K	T	S
O	Y	T	H	O	U	D	B	L	D	T	A	M	S
P	S	N	D	I	S	E	A	E	R	S	L	A	T
E	A	E	R	T	T	B	L	R	A	E	E	L	E
D	V	M	A	C	O	I	A	T	C	H	R	S	G
P	E	T	W	A	M	T	N	O	T	C	T	G	D
R	R	S	A	S	E	C	C	M	I	N	R	N	U
O	S	E	L	N	R	A	E	O	D	A	C	I	B
F	E	V	C	A	S	R	W	N	E	R	O	V	D
I	U	N	D	R	S	D	E	E	R	B	I	A	E
T	R	I	N	T	L	I	A	Y	C	C	N	S	U

STUDY TIPS

- **Listen attentively and take good notes:** When you listen carefully in class and take good notes, it helps you remember key points when studying.
- **Understand the underlining concepts of any given problem:** Refuse to take the easy route i.e. 'cramming'. This will help deepen your knowledge of the given subject such that no matter how the problem presents itself you can easily identify and solve it.
- **Practice! Practice! Practice!** Constant revision of what was taught in the class room makes you become really good at it and also reduces your chances of failure.
- **Create a timetable and follow it:** A timetable should be created and diligently followed. This reduces the tendency to focus on only one subject or topic while neglecting others. This ensures you use your time effectively.
- Always remember to sleep because to be the best, you need to rest.

COOL FACTS.

Did you know?

- **'Dreamt'** is the only word that ends with 'mt'.
- **Elephants** are the only mammals that cannot jump.
- The oldest word in English language is **'town'**.
- $111,111 \times 111,111 = 12,345,678,987,654,321$.



CREATIVE KIDS: CRAFT DIY-YOU CAN MAKE IT TOO!

The Paper Roll Bunny Challenge.

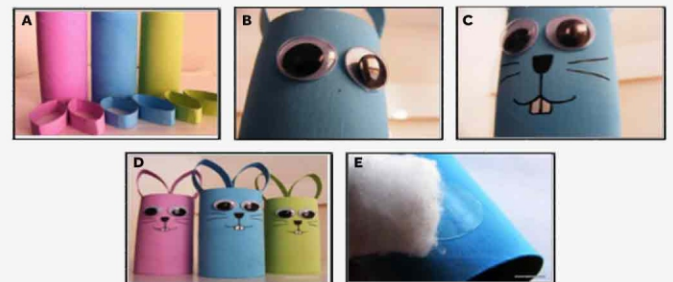
Materials needed:

- A pair of scissors
- Poster color/crayon
- Cotton bud
- Marker
- Glue
- White cardboard paper

Steps involved:

- #1 With a poster color or a crayon, color the empty toilet paper roll.
- #2 Use a pair of scissors, cut two circles from the top part of the colored empty paper roll and flatten to get an oval shape. This will serve as the ears.
- #3 Attach these oval shapes to the top of the colored empty paper roll with the help of a glue.
- #4 Cut out two small circles from a white cardboard paper for the eyes and attach to the paper roll with glue.
- #5 Use the crayon/marker pen to draw the bunny nose, mouth, whiskers and also color the eyes of the bunny.
- #6 Attach the cotton bud to the back of the paper roll to serve as the bunny tail ...voilà!

Photos of completed crafts can be sent to childrenbanking@accessbankplc.com where they will be showcased to all who visit the site. Remember to attach your full name and age. Tutorial photo attached below. (PhotoCredit:ecoscrapbook)



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NOTICE BOARD

WE'VE GOT FUN AND EXCITING EVENTS COMING UP

 **EARLY SAVERS RADIO SHOW WITH MANNIE AND THE ANGELS COMES UP EVERY TUESDAY AND THURSDAY FROM 7:15AM - 7:30AM ON 96.9 COOL FM. THIS SHOW STARTS APRIL 21ST, 2016.**

 **WATCH OUT FOR 2016 CHILDREN'S DAY SPECIAL POWERED BY THE EARLY SAVERS CLUB.... CAN U WAIT? I CAN'T!**

DO YOU WANT TO BE A CONTRIBUTOR TO THIS PUBLICATION? PLEASE SEND YOUR DETAILS AND CONTRIBUTION TO CHILDREN BANKING@ACCESSBANKPLC.COM. THE FOLLOWING DETAILS ARE REQUIRED.

- CHILD'S NAME
- AGE
- SCHOOL
- PARENTS EMAIL AND MOBILE NUMBER (MOM OR DAD)

Virtual Banking