



***The Great Investo and His Friends in:  
The Magic Savings Tool Kit!***

**In-Person Lesson Plan**

**BANKERS, please read below:**

**Materials included in the Banker packet:**

- Copies of the comic book - 1 per student (leave with the teacher)
- Lesson Plan and copy of [Volunteer Guide](#) with notes.
- Word wall cards – SAVINGS GOAL, COMPOUND INTEREST, INTEREST

**Banker will supply:**

- Comic Books – 1 per student
- OPTIONAL – small gifts for students

**Preparation for bankers:**

- Review the lesson plan and [watch the training video](#).
- Practice reading the book.
- Review the lesson plan and volunteer guide which includes notes/questions.

**Tips for Bankers:** This lesson is in comic book/graphic novel format.

1. You will be showing/reading the individual comic frames. Ask the teacher if she/he will advance the pictures for you on the Smart Board.
2. **DO NOT** distribute comic books to students until the end of the lesson.
3. As you read the individual comic frames to the students, ask the appropriate questions as indicated on the volunteer guide.
4. Distribute gifts from your bank at the **end** of the session.

**TEACHERS, please read below:**

**Teacher will supply:**

- Copies of Handout #1 and #2 (back-to-back) - 1 per student
- Pencils on students' desks
- Tape or magnet to display word wall cards
- Calculators (optional)
- [Comic Book for display on Smart Board](#)

**Tips for Teachers:** If necessary, please be prepared to advance the script (comic frames) for the banker.

## Lesson Procedure:

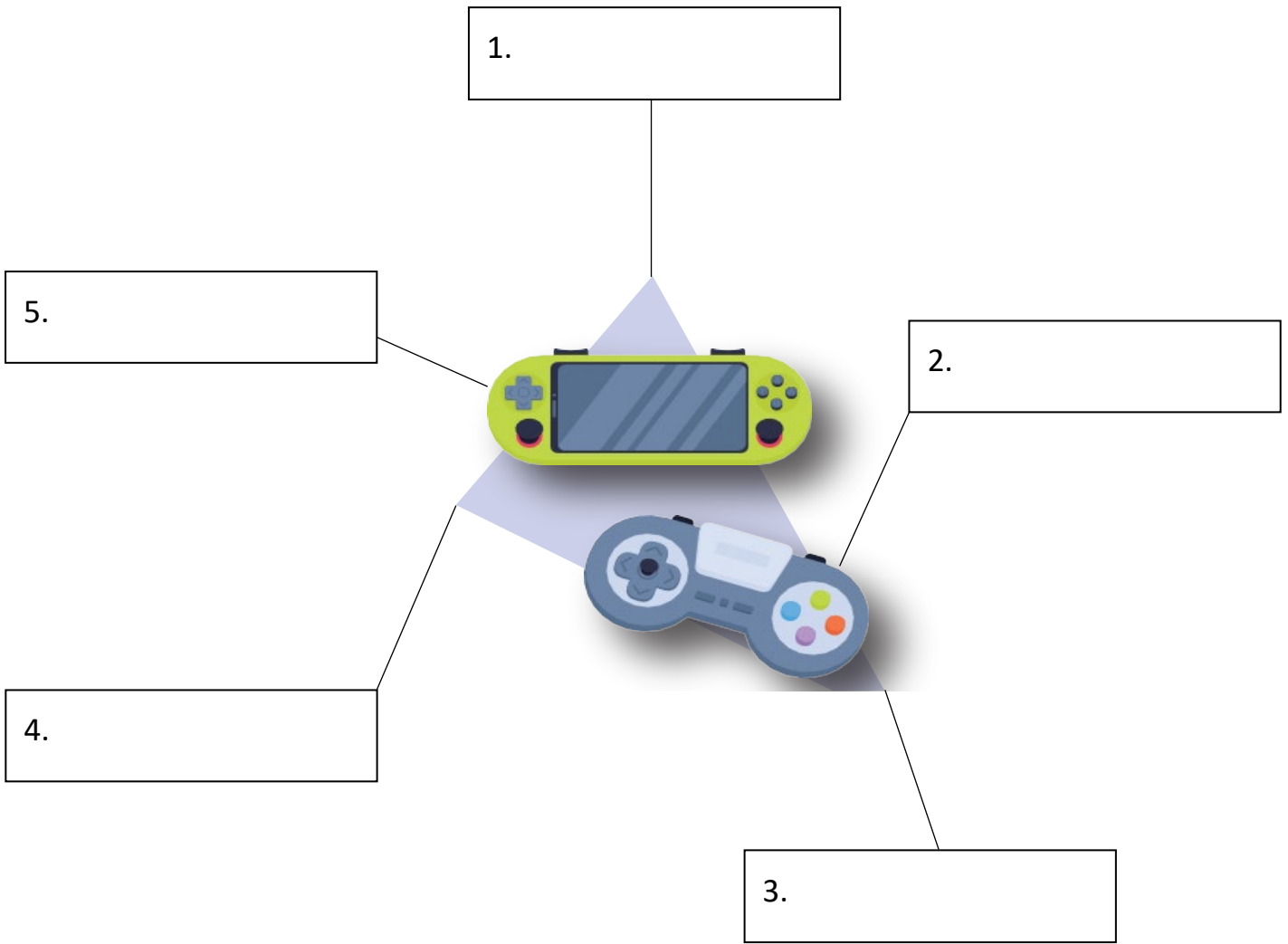
1. **Introduce** yourself and your bank. Students should have pencils on desks and handout already distributed. Explain to the students that you are visiting because it is Teach Children to SAVE Day (Week).
2. Begin the lesson by **asking** the following questions.
  - a. What does it mean to save money? (*Not spending your money right now, keeping it for later*)
  - b. Why would you want to save money? (*Answers will vary and might include savings helps with making expensive purchases and with life's emergencies, savings GOALS.*)
  - c. How many of you save your money? (*Answers will vary.*)
3. **Show** the cover of the comic book. **Read** the title and author. Tell students that Investo the Money Magician always wants things without having to save up his money.
4. Begin to **read** the story, stopping on page 17 and **display** the SAVINGS GOAL word card. Continue **reading** the story, **stopping** at the appropriate places (pages 21, 29, 35, 43) to write the tool on Handout #1. Display word cards where indicated.
5. **STOP** reading on page 17. Explain that Penny's savings goal is a video game system. She is going to learn from Saveroo how to use his special tools to accomplish her goal. Go to the next page to display Handout #1 and explain that as each tool is introduced, both you and the students will write that tool on the handout.
6. Finish reading the comic book (page 75).
7. HANDOUT #2 – Have a student read the paragraph at the top of the page. Place the money cards in a stack face down. Carry the pile around the classroom to have students pick a card and read the amount aloud. Have all students record the amount on the handout and place that card on the bottom of the pile. After each card, tally the total amount in the TOTAL column. *Make note that every few months the deposits earn interest and then compound interest, but stress that in reality accounts will not earn that much interest.* Continue pulling cards until you reach Month 10 and the handout is complete. Ask the students to answer the questions at the bottom of the page and review the answers.
8. **Wrap-up – Ask** the following questions:
  - What happens when you SAVE money in a bank? (*It earns interest*)
  - What is interest? (*money the bank pays you for saving with them*)
  - How can your savings grow even more? (*leave it in the bank for a long time so it earns compound interest*)
  - What is compound interest? (*the interest earns interest*)
  - What would happen if you saved and never spent? (*you could be a millionaire!*)
9. Thank the class and the teacher and distribute any gift you might have brought.

Name \_\_\_\_\_

**Handout 1**

Saveroo's Magic Tool Kit has five savings tools. Write each tool as Saveroo tells us about what is in his tool box.

|                   |      |       |
|-------------------|------|-------|
| tracking          | goal | money |
| compound interest |      | place |



Name \_\_\_\_\_

**Handout 2**

You have a savings goal of a new video game. The price of the game is \$50.00. You already have \$10.00 in your savings account. Let's see how long it will take to save \$50.00 if you put **all** your money into your bank savings account that earns compound interest.

|                                 | <b>Save</b> | <b>Amount</b> | <b>Total</b> |
|---------------------------------|-------------|---------------|--------------|
| <b>Month 1</b>                  | Save        | \$10.00       | \$10.00      |
| <b>Month 2</b>                  | Save        |               |              |
| <b>Interest earned</b>          | Save        | \$1.00        |              |
| <b>Month 3</b>                  | Save        |               |              |
| <b>Month 4</b>                  | Save        |               |              |
| <b>Compound interest earned</b> | Save        | \$2.00        |              |
| <b>Month 5</b>                  | Save        |               |              |
| <b>Month 6</b>                  | Save        |               |              |
| <b>Compound interest earned</b> | Save        | \$3.00        |              |
| <b>Month 7</b>                  | Save        |               |              |
| <b>Month 8</b>                  | Save        |               |              |
| <b>Compound interest earned</b> | Save        | \$4.00        |              |
| <b>Month 9</b>                  | Save        |               |              |
| <b>Month 10</b>                 | Save        |               |              |

When you saved all of your money, how many months did it take for you to save \$50.00? \_\_\_\_\_

What helped you reach your goal faster? \_\_\_\_\_

**\$2.00**

**\$3.00**

**\$5.00**

**\$8.00**

**\$2.00**

**\$1.00**

**\$6.00**

**\$5.00**

**\$4.00**

**\$1.00**

**\$2.00**

**\$3.00**

**\$6.00**

**\$7.00**

**\$4.00**

**\$8.00**

**Savings**

**Goal**

**Compound**

**Interest**

**Interest**