

The Delaware Financial Education Alliance Presents...

# THE GREAT INVESTO and Penny

in  
“The  
Amazing  
Money  
Stalk!”

Join the World's Worst  
Money Magician for  
an Adventure on the  
Magic of Compounding!



20 Pages of Comics, Puzzles & Fun!

**The Delaware Financial Education Alliance thanks all those whose generous support makes Teach Children to Save Day possible!**

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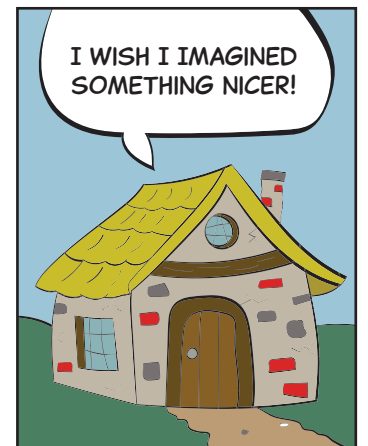
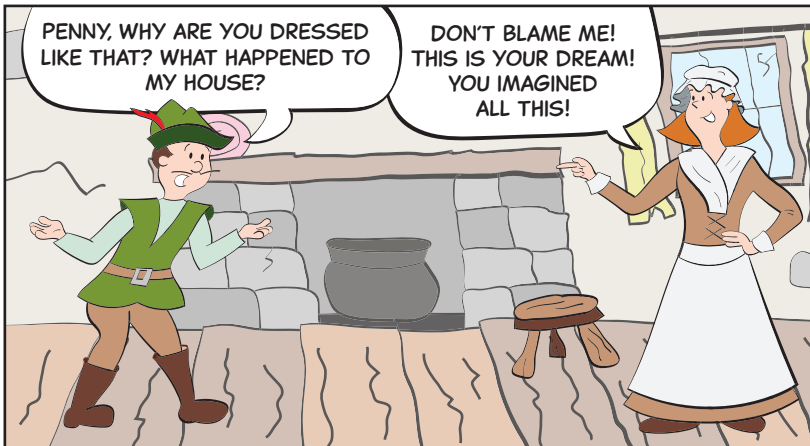
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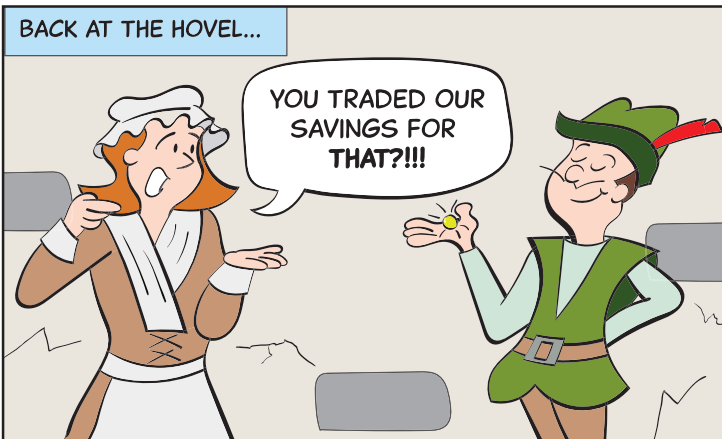
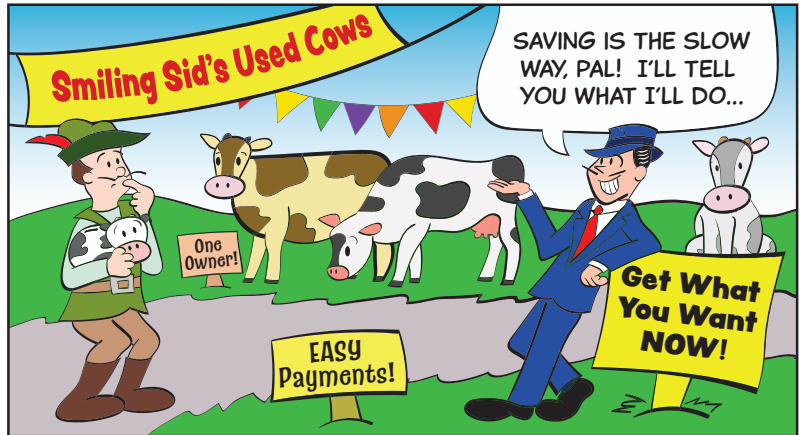
**Educational Consultant: Judy Austin**  
**Center for Economic Education & Entrepreneurship, University of Delaware**

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# The Great Investo & Penny

## in: "The Amazing Money Stalk"



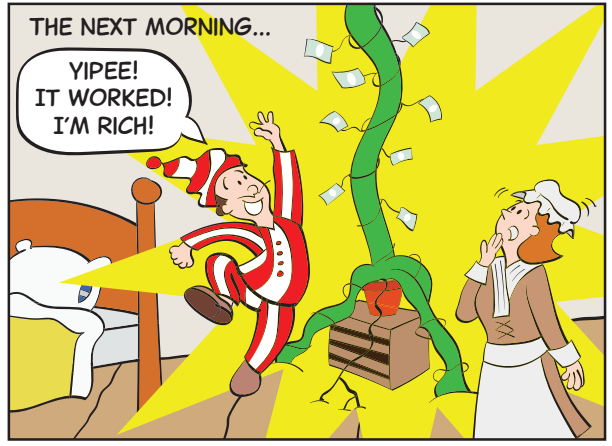


SO, INVESTO PLANTS HIS MAGIC BEAN, AND GOES TO SLEEP DREAMING OF ALL THE THINGS HE WILL BUY...



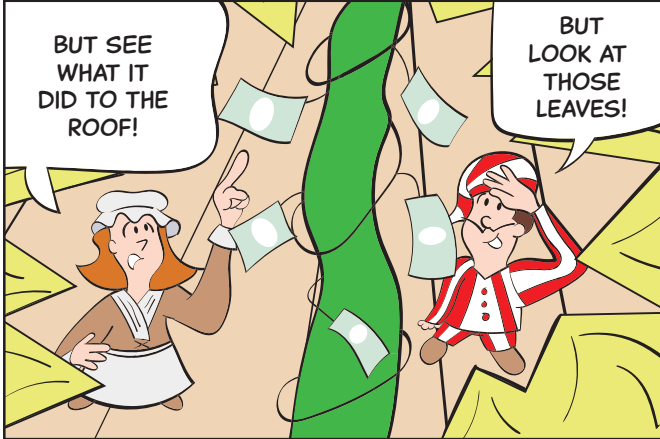
THE NEXT MORNING...

YIPEE!  
IT WORKED!  
I'M RICH!



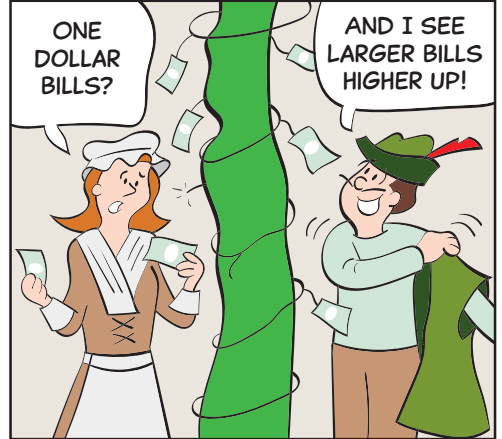
BUT SEE  
WHAT IT  
DID TO  
THE ROOF!

BUT  
LOOK AT  
THOSE  
LEAVES!



ONE  
DOLLAR  
BILLS?

AND I SEE  
LARGER  
BILLS  
HIGHER UP!



THESE ARE  
FIVE DOLLAR  
BILLS! I'M  
GOING UP  
HIGHER!

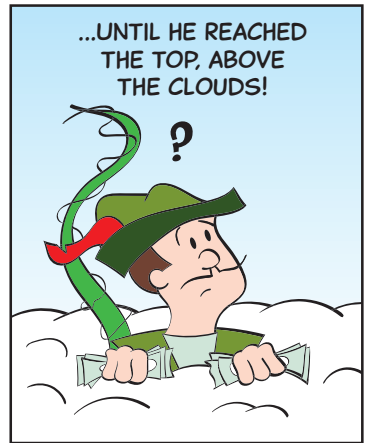
INVESTO,  
BE  
CAREFUL!



SO, UP CLIMBED  
INVESTO, PICKING  
MONEY AS HE WENT...



...UNTIL HE REACHED  
THE TOP, ABOVE  
THE CLOUDS!

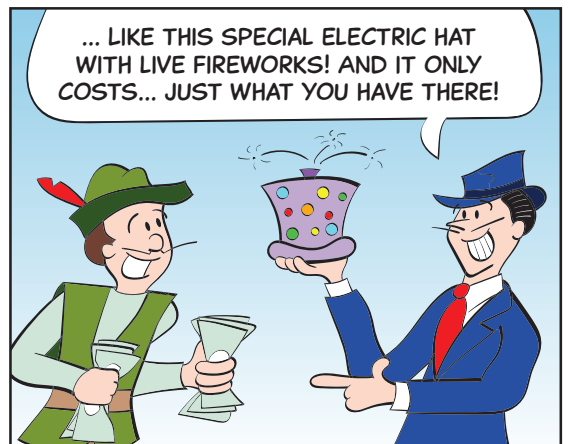


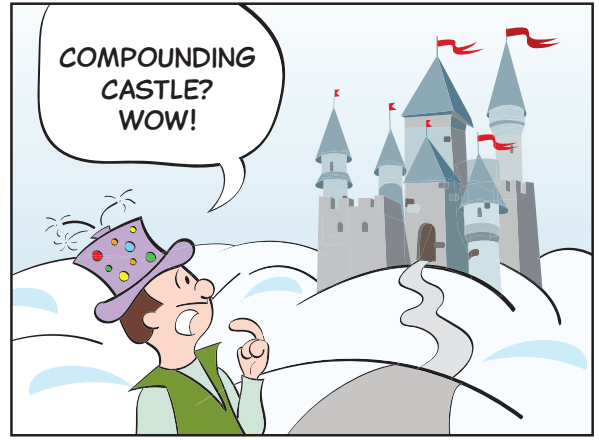
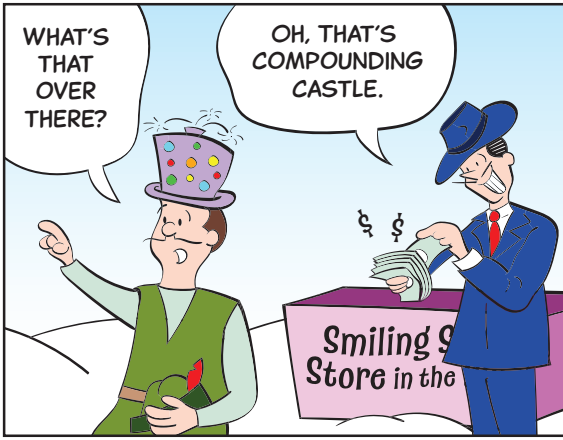
YOU  
AGAIN?

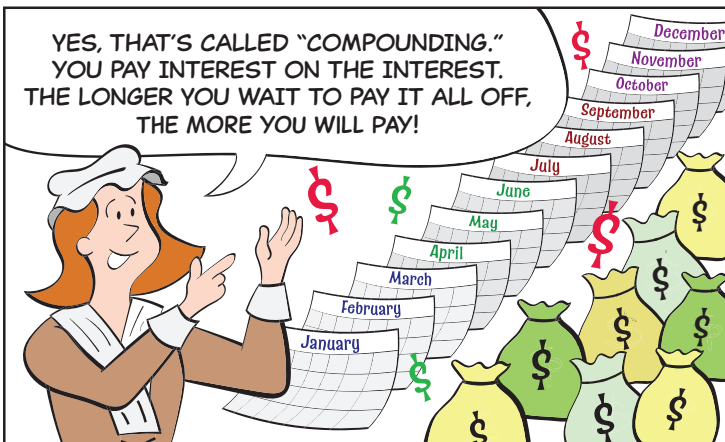
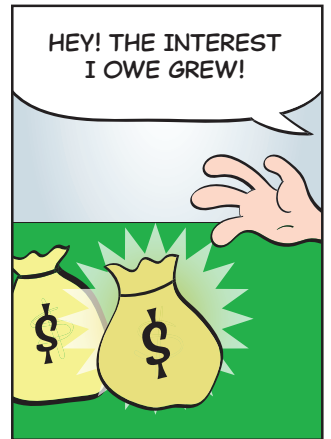
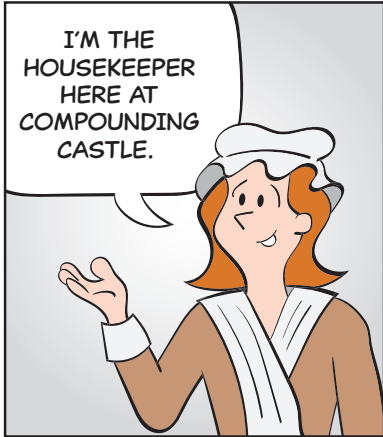
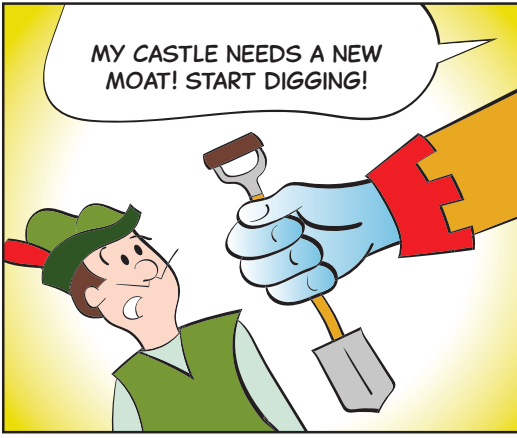
HI, YA, PAL!  
I'VE GOT SOME  
GREAT DEALS  
FOR YOU!



... LIKE THIS SPECIAL ELECTRIC HAT  
WITH LIVE FIREWORKS! AND IT ONLY  
COSTS... JUST WHAT YOU HAVE THERE!







THAT'S COMPOUNDING CASTLE! WHEN YOU OWE MONEY, YOU WORK FOR THE COMPOUNDING GIANT!



**HEY, YOU!  
KEEP WORKING!!**



SO, INVESTO DUG...



...AND DUG...



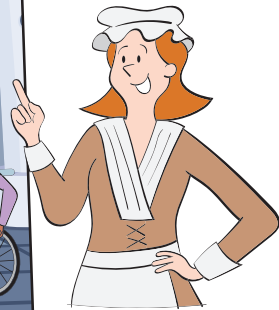
...AND THEN HE NOTICED SOMETHING ODD...

HEY! WHAT'S GOING ON THERE?  
WHY IS THE GIANT BEING NICE TO THOSE PEOPLE?

AND HE'S GIVING THEM MONEY!



WHEN YOU SAVE YOUR MONEY, THE GIANT PAYS YOU INTEREST!



SEE? WHEN YOU BORROW MONEY, YOU PAY THE GIANT. YOU WORK FOR HIM...

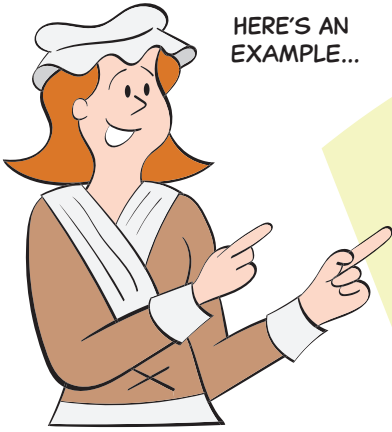
...WHEN YOU SAVE MONEY, THE COMPOUNDING GIANT WORKS FOR YOU!



FEE, FI, FUM FO! YOU'RE A SAVER, SO INTEREST I OWE!







HERE'S AN EXAMPLE...

YOU BORROW \$1,000... YOUR INTEREST RATE IS 20%



**\$1,000**  
Borrowed  
**20%**  
Interest

IF YOU PAY BACK \$25 EACH MONTH, IT WILL TAKE OVER FIVE YEARS TO PAY IT OFF!



BY THE TIME YOU PAY IT ALL OFF YOU WILL HAVE PAID \$1,660 FOR THAT \$1,000.



YOU PAID THE COMPOUNDING GIANT \$660 IN INTEREST!

**\$660**  
in Interest!

BUT INSTEAD OF BORROWING, SAY YOU HAD \$1,000 TO SAVE AT 10% INTEREST...

**10%**  
Interest



AND EACH MONTH YOU SAVED ANOTHER \$25. AT THE END OF FIVE YEARS, YOU WILL HAVE \$3,580!

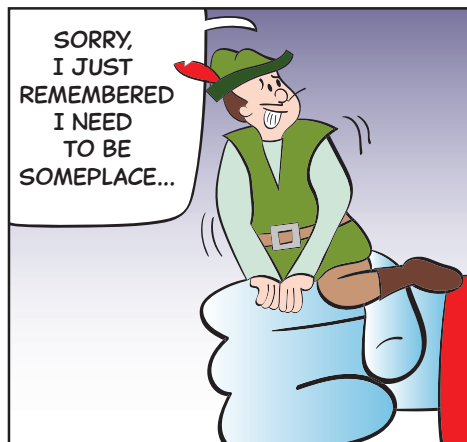
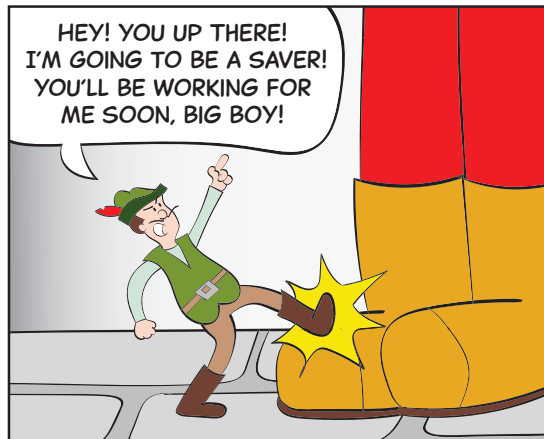
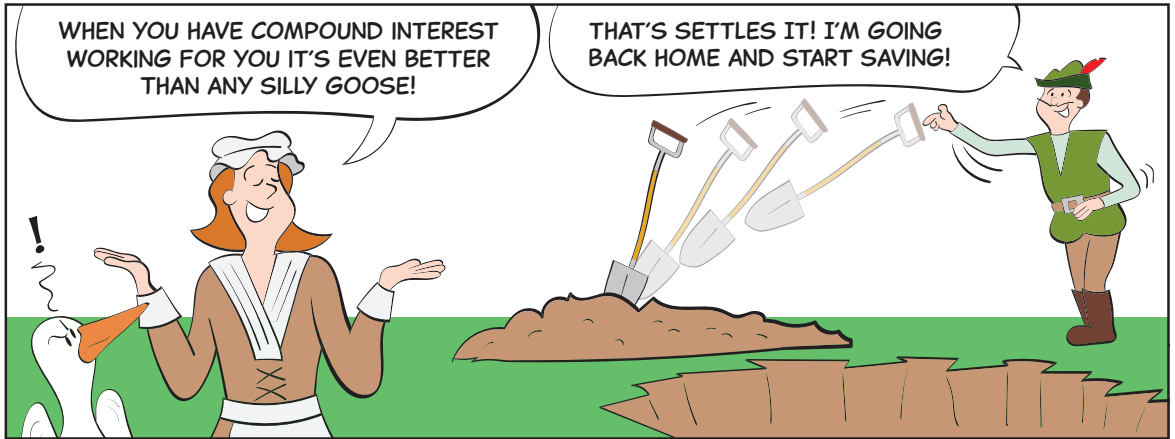
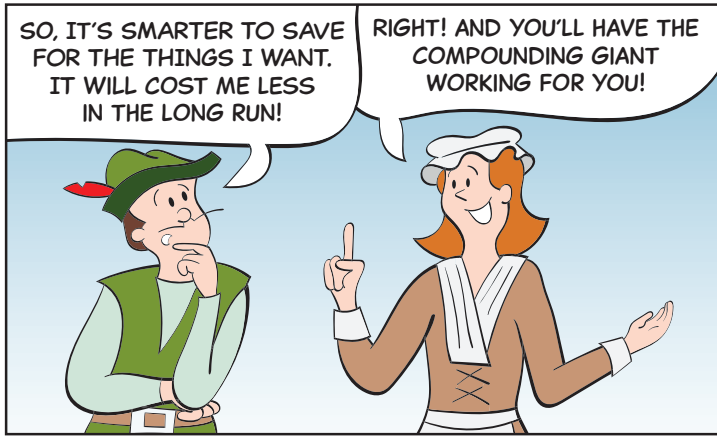


THAT'S \$2,500 YOU SAVED... AND THE COMPOUNDING GIANT PAID YOU \$1,081 IN INTEREST!

**\$2,500** Saved  
**+ \$1,081** in Interest  
**\$3,580** Total!



(NOTE, SAVING INTEREST IS NORMALLY LESS THAN LOAN INTEREST)





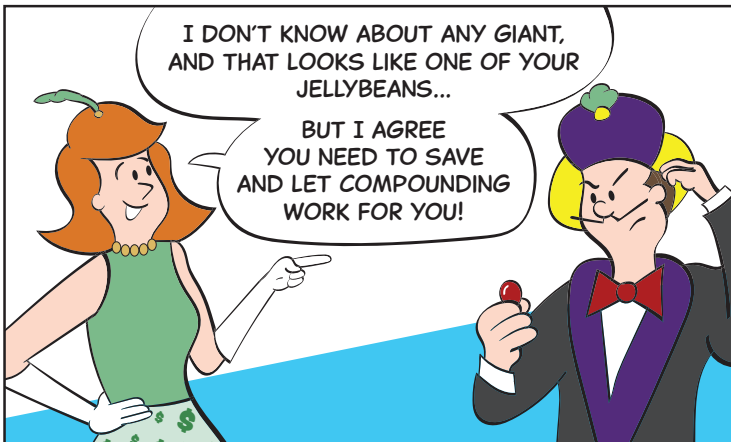
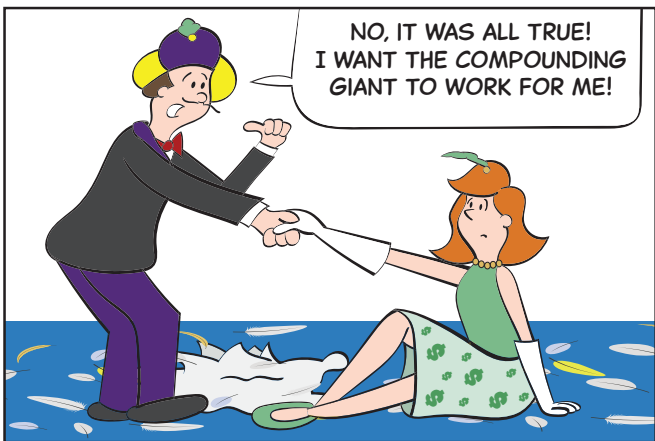
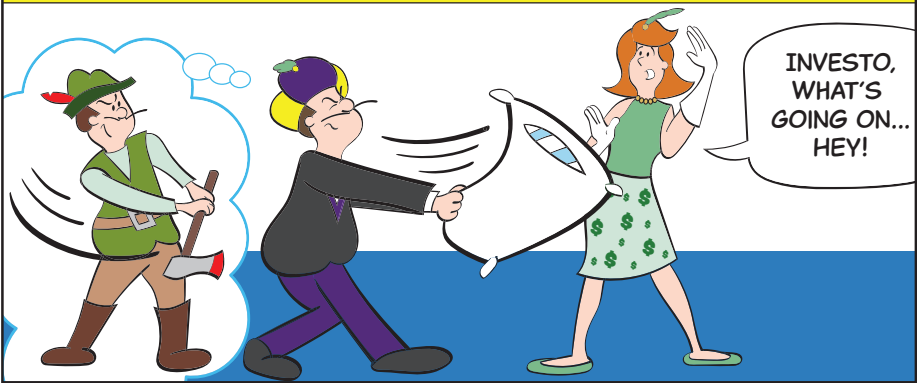
I'LL CLIMB BACK DOWN THE MONEY STALK!

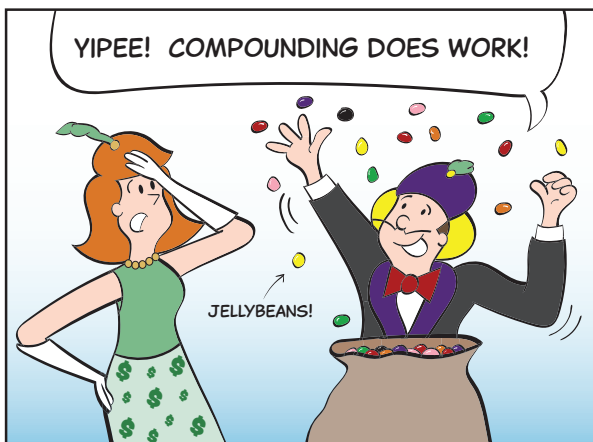
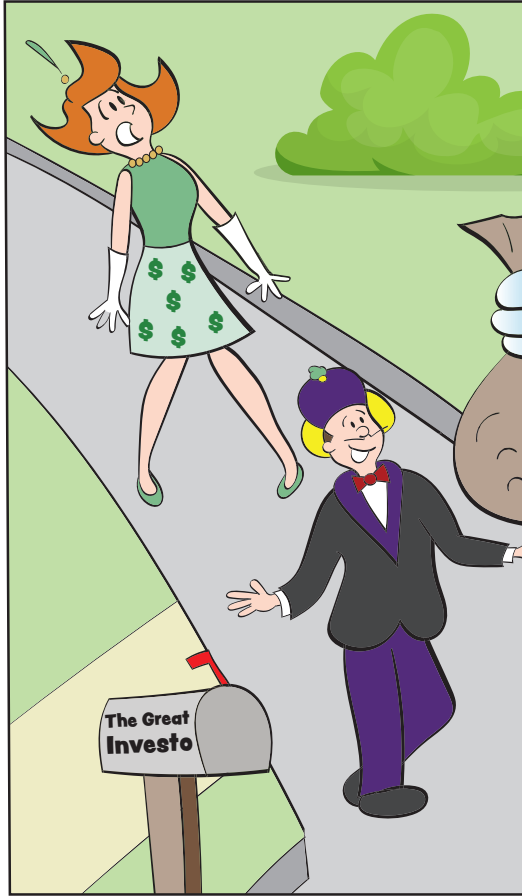
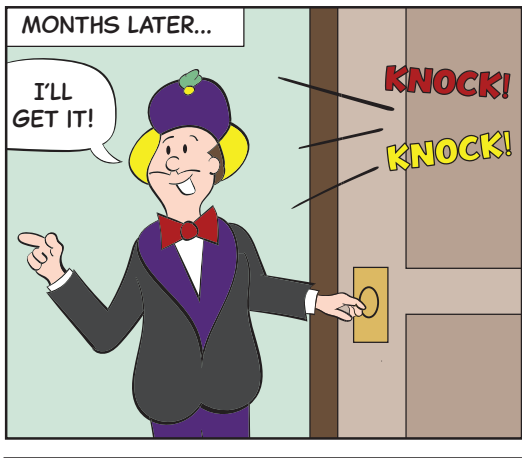
UH, OH! THE GIANT'S CLIMBING DOWN, TOO!

I JUST NEED TO GET TO THE BOTTOM OF THE STALK...

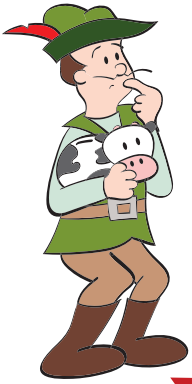
...AND I'LL CHOP IT DOWN!

BUT AS INVESTO SWINGS THE AXE... IT TURNS OUT IT WAS JUST A DREAM!





# Magic Bean Maze!

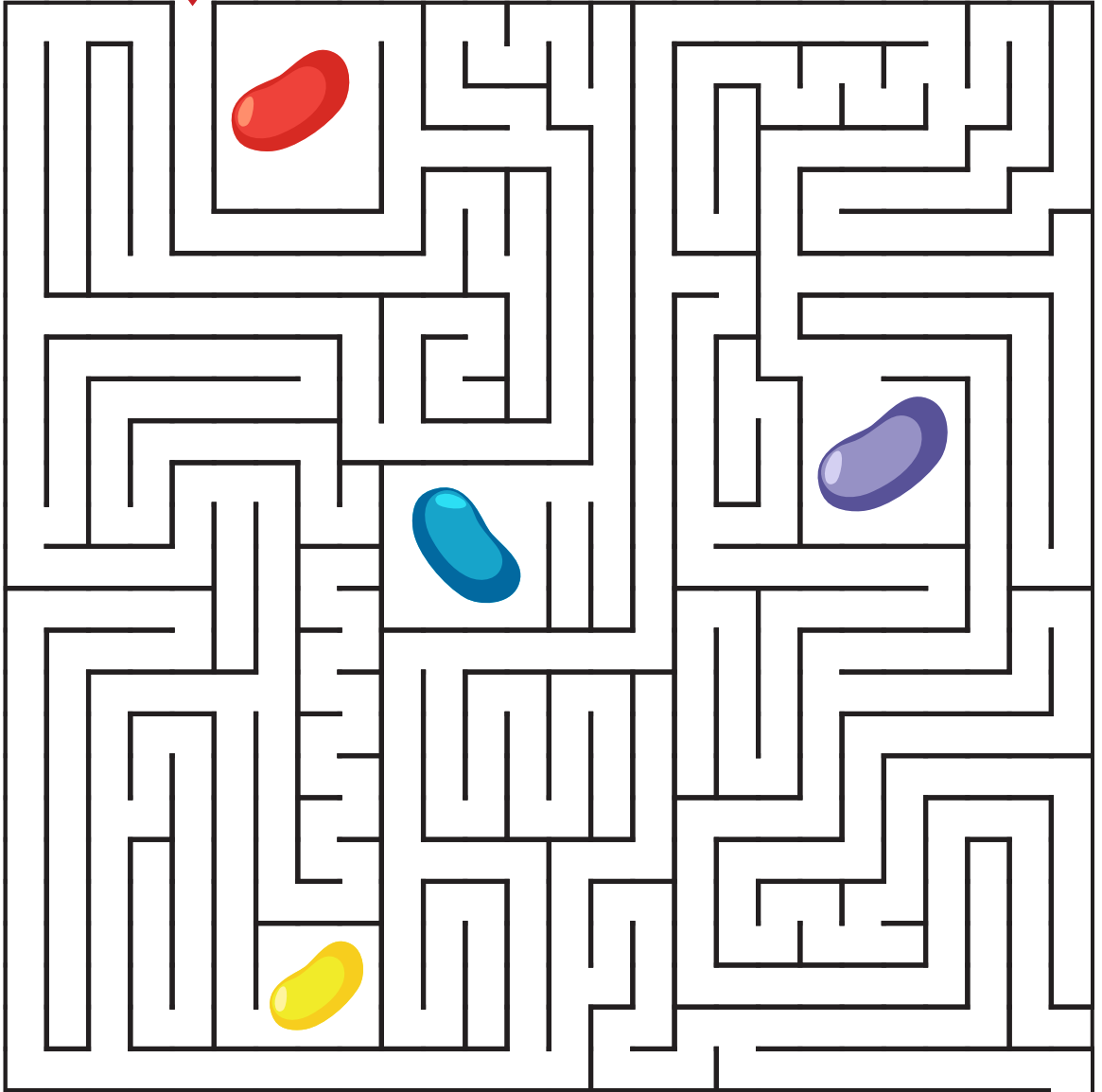


SMILING SID IS TRYING TO GET INVESTO TO USE MAGIC BEANS TO REACH HIS SAVINGS GOAL!

HELP INVESTO GET THROUGH THE MAZE, AVOID THOSE BEANS, AND REACH HIS GOAL!



Start Here



The Savings Goal!

Finish!

# Giant Word Fill!



WELCOME TO COMPOUNDING CASTLE! FILL IN THE WORDS IN THE RIGHT PLACES. I FILLED IN THE FIRST TWO!



CROSSWORD PUZZLE:

COMPOUNDING

C  
A  
S  
T  
L  
E

Other words are represented by empty boxes in a crossword grid format.

- 4 LETTERS  
DIME  
EARN  
SAFE  
SAVE

- 5 LETTERS  
MONEY  
PENNY  
VALUE

- 6 LETTERS  
BORROW  
INCOME  
WEALTH

- 7 LETTERS  
ACCOUNT  
DEPOSIT  
DOLLARS  
INVESTO

- 8 LETTERS  
INTEREST

# Double Word Puzzle!

UNSCRAMBLE THE WORDS AND THEN MATCH THE NUMBERS TO REVEAL THE MAGIC MESSAGE



THESE WORDS ARE SO MIXED UP! MAYBE I CAN FIGURE THEM OUT IF I STAND ON MY HEAD!

HASC

1 15

NAGIT

18

REGAT

33 13 14 11

STOVENI

7 28 26 2

NEYPEN

4 10

ZADRIW

36 9

OPEDTIS

5 21 29 16

SLADROL

8 25 32

NYOME

3 35 20 22

GAMIC

17 31

TUCON

23 6 30

ARTQEUR

24 27 12 34

CLENKI

19

1 2 3 4 5 6 7 8

9 10 11 12 13 14 15 16

17 18 19 20 21

22 23 24 25

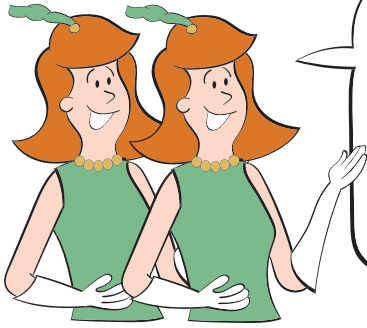
26 27 28 29 30 31 32

!

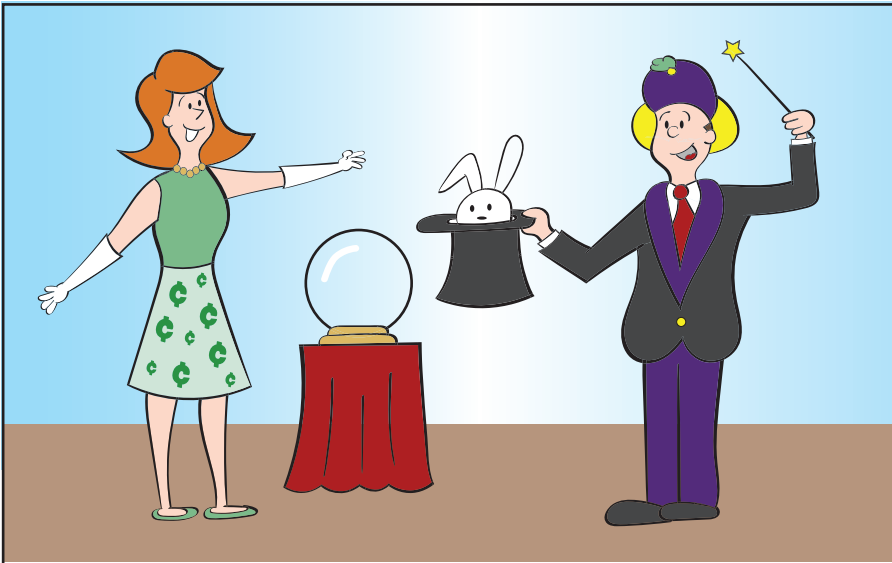
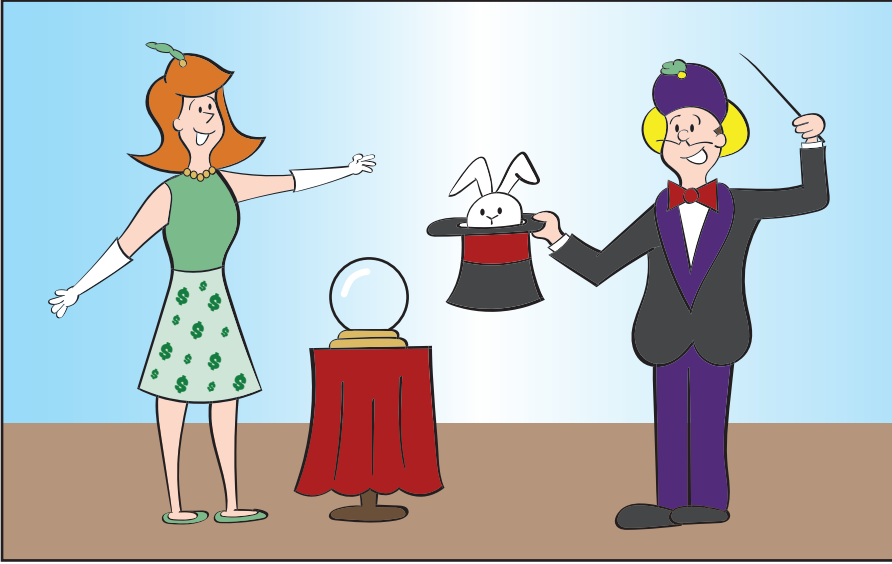
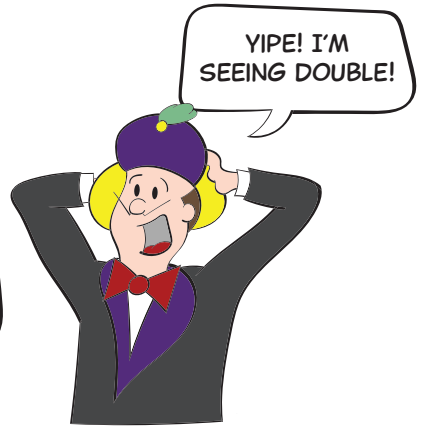
33 34 35 36



# Spot the Differences!



THERE ARE BIG DIFFERENCES BETWEEN PAYING AND EARNING COMPOUND INTEREST! NOW SEE IF YOU CAN SPOT THE 12 DIFFERENCES BETWEEN THE TWO PICTURES BELOW!

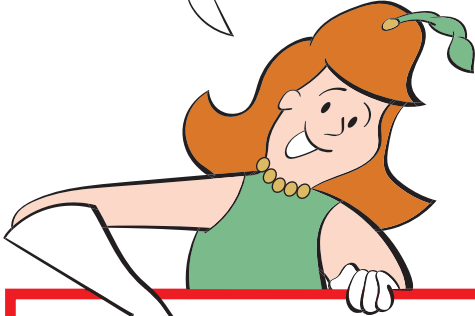


## ANSWERS

1. Penny's feather is missing
2. Dollar signs on skirt are changed to cents
3. Crystal Ball is larger
4. Table leg is missing
5. Rabbit's ear is straightened
6. Rabbit's nose is changed
7. Red band on hat is missing
8. Wand has a star on the end
9. Investo has a tongue
10. Investo's mustache is missing
11. Bow tie is now a straight tie
12. Investo has a button on jacket

# Word Search

SEE IF YOU CAN FIND ALL THE HIDDEN WORDS!



I'LL SPOT THEM ALL WITH MY MAGIC INVISIBLE BINOCULARS!



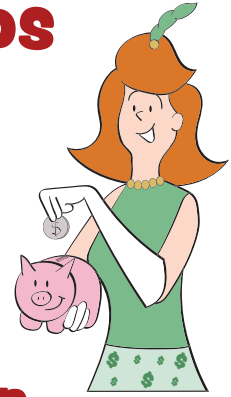
C	A	O	H	B	Q	C	O	U	N	T	R	P	W	E
G	I	N	T	E	R	E	S	T	K	T	Z	Q	G	T
S	P	Z	C	J	S	O	G	I	W	G	E	V	R	C
A	N	I	C	K	E	L	U	N	B	I	N	O	A	
F	I	S	P	R	R	P	C	V	Z	O	Z	A	W	S
E	U	B	P	N	M	E	O	E	Q	Z	R	A	N	H
G	D	H	X	F	A	N	M	S	U	E	H	R	R	T
S	A	E	S	Y	G	N	P	T	A	A	H	W	O	D
N	P	V	P	G	I	Y	O	O	R	R	X	M	D	W
S	V	E	D	O	C	A	U	G	T	N	D	U	O	N
A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

COMPOUND, SAVING, INVESTO, PENNY, BANK, INTEREST, BORROW, CASH, DOLLAR, DEPOSIT, EARN, GREAT, GROW, MAGIC, MONEY, NICKEL, SAFE, SPEND, QUARTER, WIZARD, WEALTH, GIANT, COUNT, VAULT

# Create Your Own Savings Magic in Three Easy Steps

## 1. Save Your Money!

WHEN YOU SAVE YOUR MONEY  
YOU'LL HAVE MORE FOR THINGS YOU WANT.



## 2. Deposit it in a Bank Account That Pays Interest!

INTEREST IS MONEY A BANK PAYS  
YOU FOR DEPOSITING YOUR SAVINGS!

## 3. Let the Interest Compound!

THE INTEREST YOU EARN ALSO EARNS INTEREST  
WHEN YOU KEEP YOUR MONEY IN THE BANK  
AND LET IT GROW!



## Be a Savings Wizard!

Supported by

# WELLS FARGO

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# Celebrating the Magic of Saving!

## Delaware Teach Children to Save Day

Since 1998...

**Hundreds of  
Schools Visited!**

**Thousands of  
Classes Taught!**

**Over One Hundred Thousand  
Students Educated!**

Delaware Teach Children to Save Day educates elementary school students throughout Delaware on the importance of saving as the basis for future financial security!

Teach Children to Save Day is a joint project of The Delaware Financial Education Alliance and University of Delaware's Center for Economic Education and Entrepreneurship, and is made possible by the generous support of Delaware's banks and hundreds of volunteer bankers!

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