

From birth...



Your family opens a savings account for you!



Deposit money in your savings account regularly.



Start monitoring your account as it builds interest. Watch your money grow!



Take an active role in earning your own money. Consider part-time jobs and work after school.



Open a checking account. Continue to save the money you've earned.



Plan for what you want.

...to the golden years

# Get Your Money in Motion

## Journey of a Check



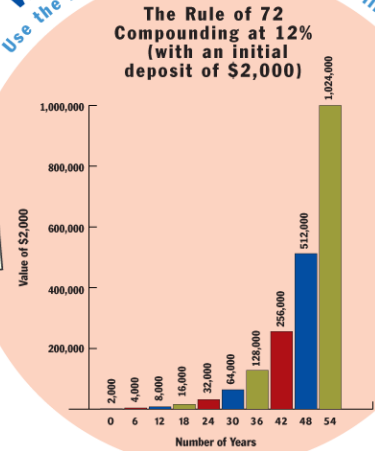
## Banking—A Relationship for Life



**The Rule of 72:**  
The interest you earn on your money divided into 72 equals the number of years it will take your money to double.

## Want to be a Millionaire?

Use the Rule of 72\* to see how long it will take!



\*Source: Ed Douglas, *Making \$1,000,000 With Only \$2,000: Every Young Person Can Do It* (Prescott Publishing, 2001).

## Your Financial Condition Is Always Changing—Keep It in Your Sights!

- 1 Who Are You?** Assess your personal and financial circumstances (needs, values, life situations).
- 2 What Do You Want?** Set personal and financial goals. Well-written goals should be realistic and specific, have a time frame, and state the actions to be taken.
- 3 What's Your Plan?** Create a budget for fixed and variable expenses based on your projected income.
- 4 Go and Get It!** Monitor your current spending, saving, and investing patterns.
- 5 Check Yourself!** Compare your budget to what you have actually spent.
- 6 Update and Repeat Steps!** Review your financial progress and revise your budget based on your findings.



You've managed your money well! Now it's time to drive off into the sunset!



Open a savings account for your children's future.



Plan and save through the years for the things you want.



Talk to your banker about a home mortgage.



Choose where you want to live.



Plan for your future.



Continue saving your money for the future and monitoring your investments.



Begin to build a good credit history by managing your spending and paying your bills on time.



For convenience, emergencies, and large purchases, apply for a credit card!



Continue to build up your savings account...



Balance spending and saving. Keep thinking about your future.



You're a high school graduate! Time to move forward! Whether you are going to college or entering the workforce, managing your money is more important than ever.



If you're going to college, apply for a college loan.



Congratulations! You're a college grad!



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A COMMITMENT TO  
AMERICAN BANKERS ASSOCIATION