

Your Dollar Squad account is made for saving, but as you get older, you'll need to spend money on things you need, as well as things you want. Let's take a look at the different ways money can be spent.

Paper or plastic?

You're probably familiar with dollars and coins since you most likely used these to open your Dollar Squad account. Cash is one of the most common ways to pay as it's accepted at most stores. But carrying only cash can be risky since it can be lost, stolen, or even destroyed—and once the money is gone, it can't be replaced.

Debit Cards

Debit and credit cards are both plastic cards that look similar, but with one big difference. Debit cards are linked to money that is kept in a checking account. When you use it to make a purchase, the funds are withdrawn, or taken out of, the account. This means your account balance goes down. It can also be used to get cash from an ATM.

AN ACCOUNT BALANCE IS HOW MUCH MONEY YOU HAVE AVAILABLE TO SPEND IN THE ACCOUNT. WHEN YOU MAKE DEPOSITS, IT ADDS UP, AND WHEN YOU WITHDRAW, IT SUBTRACTS.



Credit Cards

Credit cards are also made of plastic, but the money is not tied to money you already own. Instead, money spent on a credit card is borrowed, like a loan. If you don't pay off the full amount that you charged each month, an extra fee called interest is added to the balance. BE CAREFUL! Your credit card balance can be too much to manage if you don't pay the balance off each month! It's best to use cash or debit cards instead.

I'D LIKE TO BUY A FEW SPRING TREATS FOR MY FRIENDS, BUT I NEED TO PLAN CAREFULLY. SHOULD I USE CASH OR DEBIT?



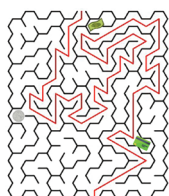
Spring Shopping

Directions: Savvy has a list of item she'd like to buy, and she has \$10 cash and \$25 in the account tied to her debit card. Write a 'C' next to items she should buy with cash, and a 'D' next to those that she should use her debit card.



EACH TIME YOU USE YOUR CREDIT CARD IT'S CALLED A "CHARGE." DON'T CHARGE IT ALL!

MAZE SOLUTION



Chocolate Bunny
\$4 _____



Stuffed Baby Chick
\$12.50 _____

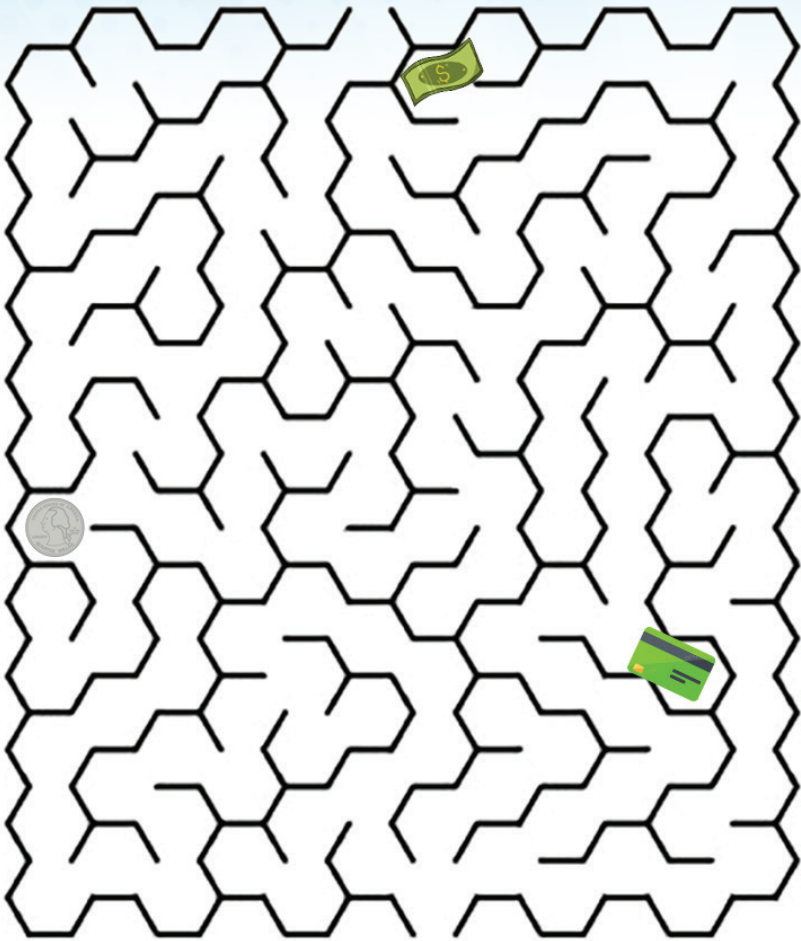


Chocolate Eggs
\$5 _____



Bubble Wands
\$6.25 _____

EARNIE NEEDS TO ADD HIS CASH AND DEBIT CARD TO HIS WALLET. CAN YOU SOLVE THE MAZE AND HELP HIM FIND THEM ALL?



SPRING SHOPPING SOLUTION:

- Chocolate bunny: C
- Stuffed baby chick: D
- Chocolate eggs: C
- Bubble wands: D

Hi <Name1>!
You have \$<Amount> Squad Dollars ready to redeem in the Dollar Squad Store!
Visit Texell.org/DollarSquad or scan the QR code to the store to place an order today!

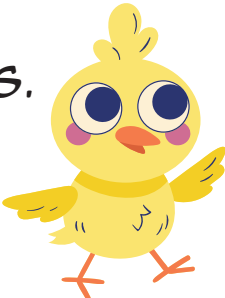


WHY DID THE BABY CHICK CROSS THE ROAD?

HAHA!
I SHOULD HAVE GUESSED THAT ONE!



TO MEET UP WITH HER PEEPS.



I DON'T KNOW, MOOCH, WHY?

