

# Smart Choice!



**Q:** What is the best way to save money?  
Marissa Edwards, Grade 5, Green Meadow Elementary School

**A:** Hi Marissa,  
People save their money in different ways. Some people save their spare change at home in a jar or piggy bank. My favorite way to save is to put money away into a savings account each month. By keeping your money at bank you can be assured that your money is safe and the bank will pay you interest for keeping your money there. Interest is calculated by taking a percentage of the money you have in your account. So the longer your money is in your savings account the more interest you make. It's like getting a reward for saving your money! The most important thing is that you make an effort to save. It can help if you make a goal you want to save up to or stick to a budget so that you save money by only buying the things you really need.

  
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Local students connect with local Choice Bank staff through the Smart Choice! program. This program is designed to raise students' awareness of the importance of sound money management. NIE is the non-profit arm of Oshkosh Northwestern that provides local, Oshkosh classrooms with newspapers, educational materials and activities.