

LIFESKILLS IN ACTION

**MONEY
SKILLS+**

**Opening
a Bank
Account**

SUSAN ROSE SIMMS

MONEY.

It is easy to spend. But it can be hard to keep track of.

You think you have some.

Then you look. Your wallet is empty. You think back.

You went to a game last week. The tickets cost money. So did the food.

You spent all your cash there.



How do you keep track of your money?

Many people get help.

From a **bank**. Or a **credit union**.

These places keep money safe.

You put money in. They keep track of it for you.

How? Just open an account.





SUSAN ROSE SIMMS

The
Guitar

Ray calls his girlfriend, Elle. He knows she will not be happy. "I cannot go to the mall," he says.

"Why not?" Elle asks. "It's Saturday. We are all going."

"Not me," says Ray. "I am going to the bank."

"A bank? Why?"

Ray thinks back. Two months ago, he had big plans. Summer had started. Ray had many jobs.

He mowed Mr. Frank's lawn. He washed Mrs. Lee's car. The Halls took a long trip. They left their dog at home. Ray fed it every day. He walked it too.

Ray got paid. Mr. Frank paid him every week. Mrs. Lee paid him twice a month. The Halls paid him when they got back.