

# School Banking

WINTER – 2026

## Wishing You a Happy New Year!

Welcome back, student bankers! We hope you had a fantastic winter break and are ready for a brand-new year full of learning and saving! LUSO is excited to continue visiting our partner schools every week, helping students build smart money habits while earning weekly prizes.

It's not too late to join the in-school banking program! Parents and students can easily sign up by scanning the QR code to visit our in-school banking page and download a banking agreement. Let's make 2026 a year of saving, learning, and growing together!



## Top 5 Ways for Kids & Teens to Save Money



Saving money isn't just for adults—kids and teens can start early, learning simple ways to grow their savings and reach their goals. Here are 5 ways your child can get started:

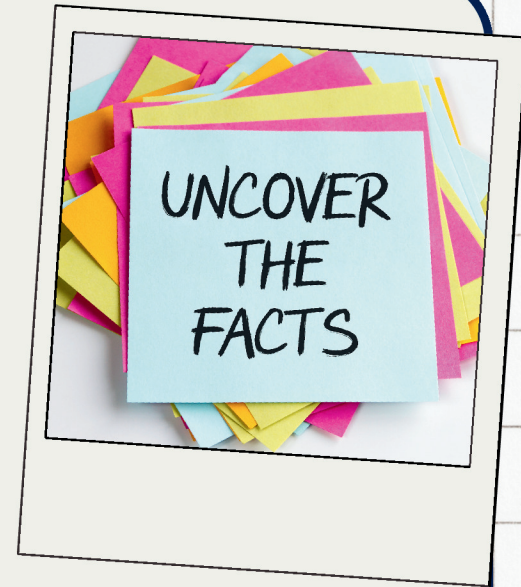
- **Start a Savings Challenge** – Save a little each week or skip small purchases.
- **Track Your Money** – Write down what you earn and spend to see your savings grow.
- **Save First, Spend Later** – Put money in savings before spending. Small amounts add up!
- **Earn Extra Cash** – Do chores, help neighbors, or sell crafts to boost your savings.
- **Join LUSO In-School Banking** – Deposit at school and watch your money grow safely.



## Did You Know...

Let's help kids develop healthy saving habits by making money fun and exciting! Do you talk about money in a positive way with your children? Here are some interesting facts that can start great conversations:

- Metal money has been used for hundreds of years, starting with what experts believe was the "ingot" in Ancient Mesopotamia.
- Paper money was first used in China over 1,000 years ago.
- In the United States, paper bills began during the Civil War. People held on to coins made of silver and gold because their value was stable, which led to a coin shortage. To help finance the war, the government started printing paper money.
- Pennies are pretty expensive! Each U.S. penny costs about 2.4 cents to make, which is why the U.S. Treasury recently announced it will no longer produce new pennies.
- Money is made in factories called mints!
- The U.S. dollar is the most commonly used currency in the world.
- The first credit-card-like payment appeared in 1950 when the Diners Club issued its first charge card.
- Before money existed, people traded goods and services. For example, they might exchange produce or livestock for carpentry or tailoring.
- Money can be germ-y—studies show that up to 94% of U.S. paper bills carry bacteria or viruses, so washing hands after handling cash is a good idea!
- The first U.S. coin design, the Fugio Cent, was created by Benjamin Franklin. Instead of "In God We Trust," it said, "Mind Your Business."



## Upcoming Events

Want to see where LUSO will be in the community? Scan the QR code to check out our calendar of upcoming events and find out how you can join the fun!



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# LUSO IN THE COMMUNITY

