



BENCHMARK BANK

SUMMER NEWSLETTER



INDEX

AGES 5-7: PAGES 2-5

AGES 8-12: PAGES 6-15

S'MORE RECIPE: PAGES 16-17

Dear Friends,

Happy Summer from all of us at Benchmark Bank! 2020 has brought some interesting changes for all of us. I know that the school year was very different, and we are proud of you for making the changes that were necessary and for hanging in there. There is no doubt your summer plans might look a little different also.

We hope you take the time to enjoy our summer newsletter which is intended to keep you thinking about earning and saving and perhaps spending a little too. The following pages will include some activities for ages 5-12. We have included coloring pages, word searches, word scrambles, math problems and fun ideas for earning money.

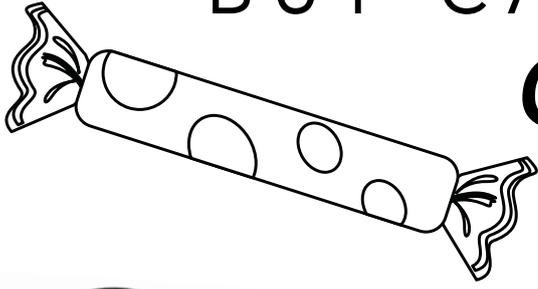
Our new section for Summer 2020 features our Young Entrepreneurs. We hope they will inspire you to start a business of your own. Earning can be hard work but also fun! And the true reward is the ability to purchase items with your own money and of course, to watch your savings grow. We encourage you to start a conversation with your parents and brainstorm on a business idea that is perfect for you. Make it a great summer. We look forward to seeing you at the Bank!

*Sincerely,
Your friends at Benchmark Bank*



WHAT DO YOU NEED TO BUY CANDY? COINS!

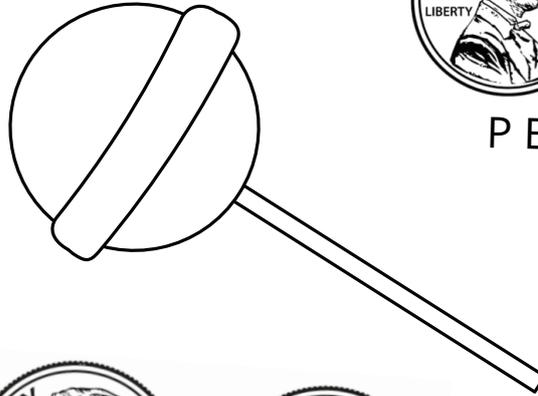
Color me!



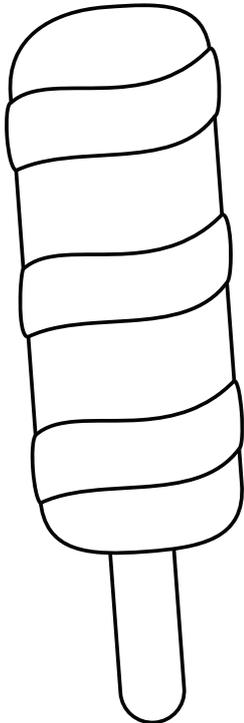
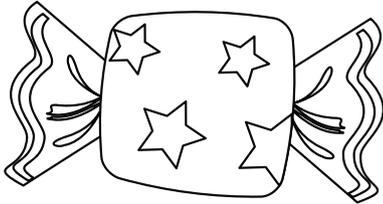
PENNY = 1¢



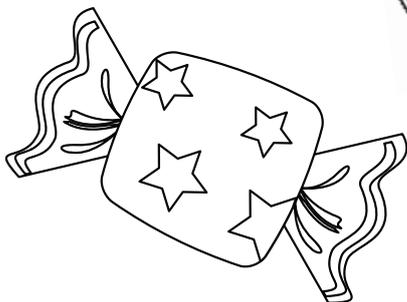
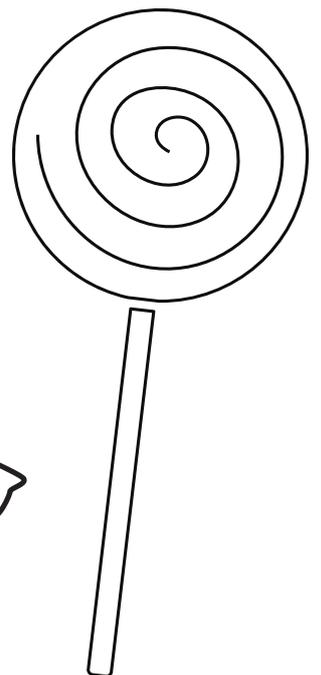
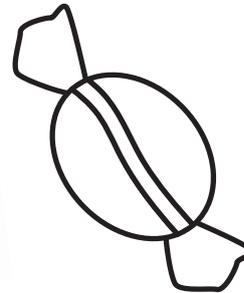
NICKEL = 5¢



DIME = 10¢



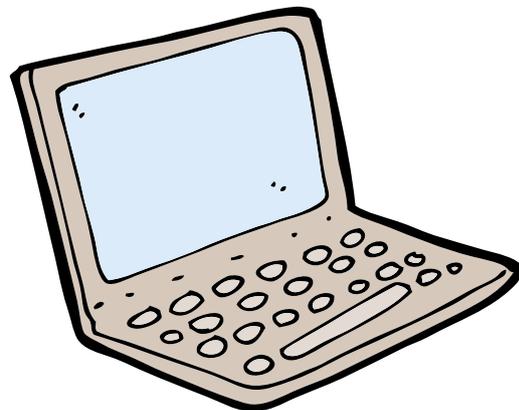
QUARTER = 25¢



Wants vs. Needs

A **need** is something you must have to survive like food, water, a home.
A **want** is something that is nice to have but you can live without like an ice cream or a skateboard.

Directions: Circle the 'wants' in red and the 'needs' in green.





THE MONEY SONG

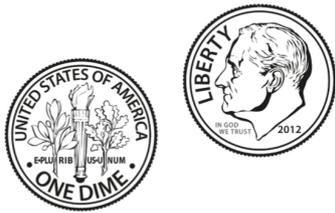
**PENNY, PENNY
EASILY SPENT
COPPER, BROWN
AND WORTH ONE CENT.**



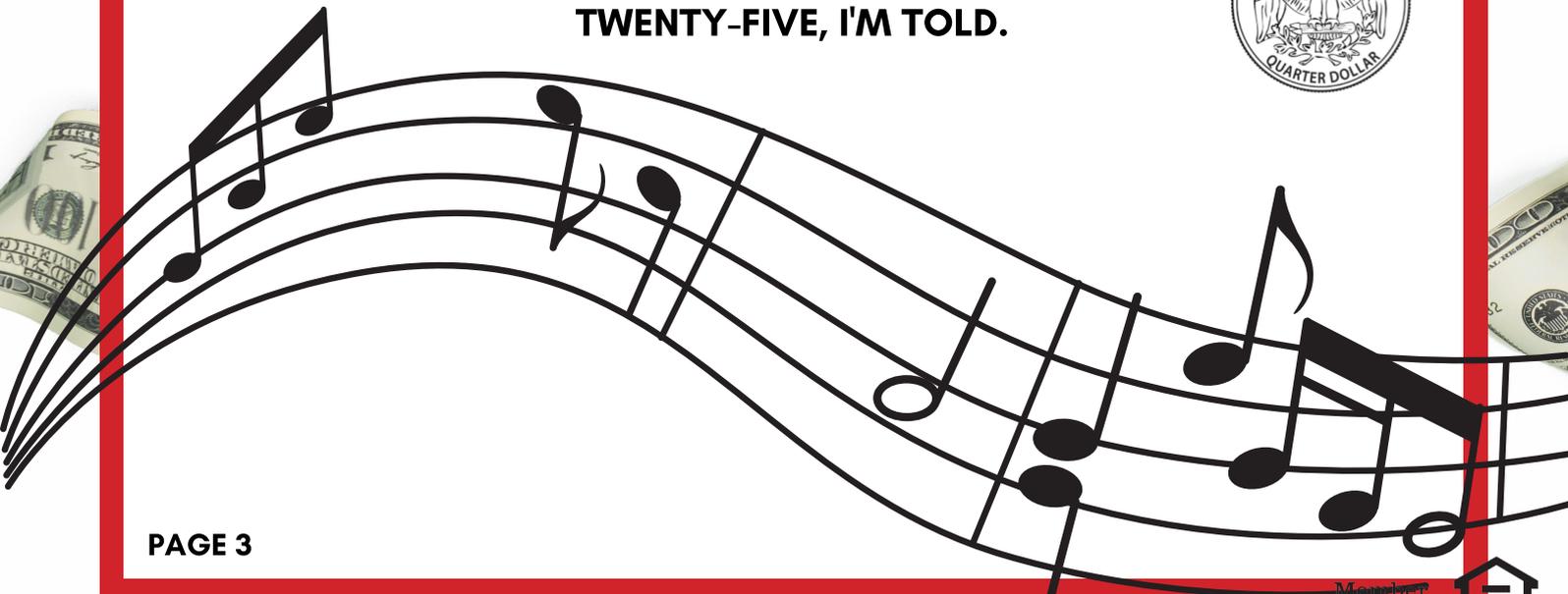
**NICKEL, NICKEL
THICK AND FAT
YOU'RE WORTH FIVE CENTS
I KNOW THAT!**



**DIME, DIME
LITTLE AND THIN
I REMEMBER
YOU'RE WORTH TEN.**



**QUARTER, QUARTER,
BIG AND BOLD
YOU'RE WORTH
TWENTY-FIVE, I'M TOLD.**





THE MATCHING GAME

DRAW A LINE FROM THE TERM TO ITS MATCHING DEFINITION

Penny

a coin worth five cents = 5¢

Nickel

a coin worth one cent = 1¢

Dime

a coin worth twenty-five cents = 25¢

Quarter

a coin that is worth ten cents = 10¢

TRY IT WITH COINS!



a coin worth ten cents = 10¢



a coin worth one cent = 1¢



a coin worth twenty-five cents = 25¢



a coin worth five cents = 5¢



COLOR AND COUNT THE COINS

Penny

Nickel

Dime

Quarter

DIRECTIONS:

COLOR THE PENNIES ORANGE.

COLOR THE NICKELS BLUE.

COLOR THE DIMES GREEN.

COLOR THE QUARTERS RED.



1. HOW MUCH MONEY DO WE HAVE IN PENNIES? \$ _____

2. HOW MUCH MONEY DO WE HAVE IN NICKELS? \$ _____

3. HOW MUCH MONEY DO WE HAVE IN DIMES? \$ _____

4. HOW MUCH MONEY DO WE HAVE IN QUARTERS? \$ _____

5. HOW MUCH MONEY DO WE HAVE TOTAL? \$ _____



WORD SCRAMBLE

Directions: unscramble the words and write your answer on the line

Difficulty: Easy

Difficulty: Medium

Difficulty: Hard

KNAB

MEHARCKBN

CMOINE

NEPNY

LELTER

CTONAUC LABCANE

MIDE

DPSOETI

INGESTINV

LICKEN

DRALWTHIAW

BITED DARC

TAURQER

SGAVINS CTONAUC

FORAVERTD

DEEN

HEINGCKC CTONAUC

SNATINARCTO

TAWN

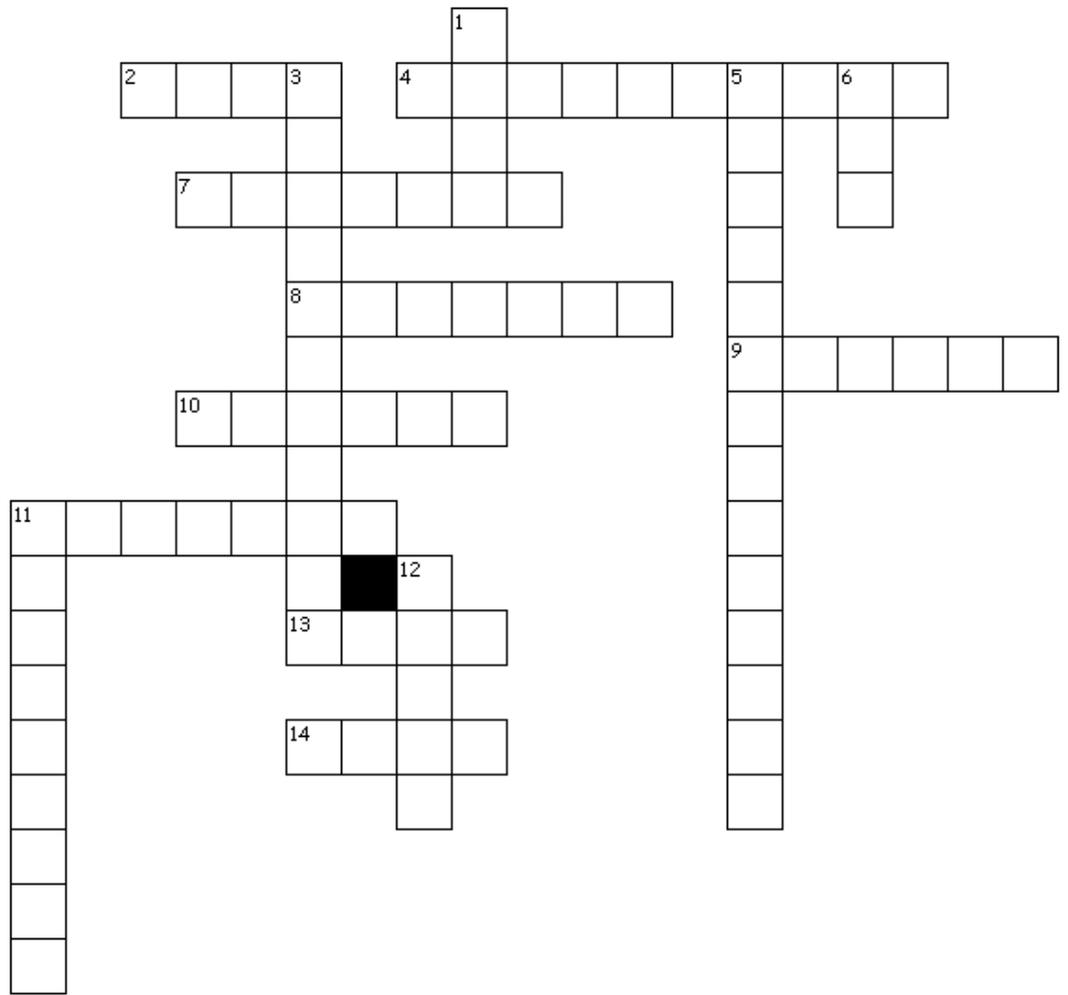
MAT

NOAL



Crossword Puzzle

Let's put your
bank vocabulary
to the test!



Across

2. A ___ is something that is nice to have but you can live without like an ice cream or a skateboard
4. A ___ is when you take money OUT of your bank account, which causes your account balance to decrease.
7. A ___ is worth twenty-five cents.
8. ___ means putting your money away so you can spend it later.
9. A ___ is worth five cents.
10. ___ is the money a person earns from working.
11. A ___ is when you put money IN your bank account causing your account balance to increase.
13. A ___ is something you must have to survive like food, water, or a home.
14. A ___ is a place that looks after people's money for them and keeps it safe. It also lends money to people to help them buy things like houses.

Down

1. A ___ is worth 10 cents.
3. ___ is something you do that changes the balance in your account. This can be a deposit, withdrawal, or transfer between your accounts if you have more than one bank account.
5. Your ___ is the amount of money you have in your bank account.
6. ___ is a short way to say "Automated Teller Machine". It's a special machine that has money inside it and lets a bank's customers withdraw cash and check their account balances without going into a branch.

Many

ATMs also allow people to deposit cash or checks.

11. A ___ is a card issued by your bank that allows you to buy toys and food or withdraw money from an ATM.
12. A ___ is worth one cent.



How to safely earn money this summer



LANDSCAPING

Do you love being outside? You might like landscaping!

Supplies: lawn mower, rake, trash bag

Step 1: Talk to your parents to see how you can best help your neighbors and get the word out. Call your neighbors, create a flyer to put in their mailbox, or create a poster for your yard or window. You can get a little more specific with your offer. If their grass is tall, offer to mow it. If there are a lot of sticks in their yard, offer to pick them up. If there are a lot of leaves in their yard, offer to rake them.

Step 2: Get the necessary supplies and get to work! Be sure to take plenty of water with you. Texas heat is no joke. Stay hydrated!

BAKE SALE

Do you like to bake? If so, a bake sale is a great option for you!

Step 1: Choose your favorite things to bake. Is it cupcakes, cakes, cookies, or something else?

Step 2: Create a flyer to put in your neighbor's mailboxes or ask a parent to help you create an Instagram page. Include a menu and the best contact information for your neighbors to reach you.

Step 3: Take orders from your neighbors, grab an adult, and get to baking!

Look on page 17 for a fun recipe to cook at home with an adult!

PET WALKING AND SITTING

Are you an animal lover? Try walking your neighbor's pets or taking care of them when your neighbors go out of town.

Supplies: pet leash, which your neighbor should have!
Optional: dog treats!

Step 1: Let your neighbors know you are offering pet walking and/or pet sitting services. You can call them, create a flyer to put in their mailbox, or create a poster to put in your window or yard.

Step 2: Get your walking shoes ready to walk your neighbor's pet all around the neighborhood! Have a pocket full of treats to reward good behavior!



NEIGHBORHOOD CAR WASH

Supplies: car wash cleaner, soft bristled brush or sponge, towel, bucket, water hose

How to prepare and advertise your car wash:

Step 1: Gather your supplies.

Step 2: Ask an adult to help you select a date for the car wash to take place.

Step 3: Let your neighbors know when you will be washing cars. You can call them, create a flyer to put in their mailbox, or create a poster for your yard or window.

On the day of:

Step 1: Put on clothes that you don't mind getting dirty and turn on the music! Let's get this party started!

Step 2: Mix soap and water in your bucket.

Step 3: Use the garden hose to spray all over the car, starting at the top and working down.

Step 4: Dip your sponge in the soap mixture and start scrubbing the car. Rinse the area with water as soon as it's clean to make sure that the cleaning product doesn't dry on the car's paint.

Step 5: Dry the car with your towel!

Step 6: Be sure to thank everyone for giving you the opportunity to clean their car!





LET'S CHAT WITH BENCHMARK'S YOUNG ENTREPRENEURS!

FEATURING

JAY AND GRANT MARWILL OF *Marwill Car Wash*



QUESTIONS & ANSWERS

Q: How did you come up with the idea for your business?

Grant: My dad suggested it because we can make some summer money and it's not super hard! And also, people really need their car washed a lot!

Jay: We also wax and vacuum. People love that.

Q: What do you find the most challenging about your business and how do you try to overcome this challenge?

Grant: The waxing is the hardest part! And deciding what to charge. We are starting to keep track of the amount of time it takes and the effort. We have decided to share the price after. We say it's between \$40 and \$60. Most people are okay with that.

Jay: Scheduling. We have rain delays! We check the weather on an app and try to find a day without rain.

Q: How do you market your business?

Grant: I created a website and then we are creating a sign to put by our driveway with a QR code for scanning.

Q: What do you like the most about your business?

Jay: When you see how much better the car looks, it feels good.

Grant: And getting paid! I'm just being honest...



FEATURING

TATE BALDWIN

of Don't Lego My Heart

QUESTIONS & ANSWERS

Q: How did you come up with the idea for your business?

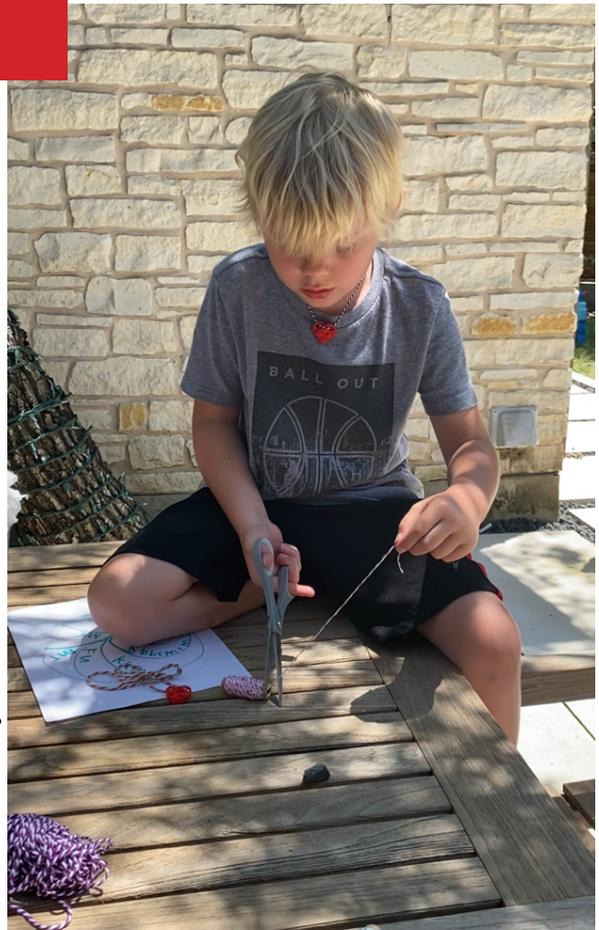
A: YouTube gave me the idea for the Lego hearts, but I made them my own with the colored strings. I also included a handmade piece of art in every package using a heart shape potato stamp and paint.

Q: What do you find the most challenging about your job?

A: The most challenging part is talking to new people. I overcame this because I had to tell people about my necklaces.

Q: What do you like the most about your business?

A: I thought I was only selling necklaces, but my business expanded to homemade cookies and jolly rancher molded candies. It's always fun to make new things and sell them.



Q: How do you market your business?

A: My packaging was unique because each had a signed original piece of art. I sold on my Instagram page: dontlegomyheart, my mom's Facebook, and also held a stand in my front yard for an entire day. My biggest sale was 9 necklaces to a neighbor who saw another neighbors necklace. My mom wears hers all the time and the guy at the gas station asked where he could buy one. :)



FEATURING

HOLLY QUINN



of Holly Quinn's City Hens

QUESTIONS & ANSWERS

Q: How did you come up with the idea for your business?

A: I got nine chickens for my ninth birthday and they laid too many eggs for us to eat so I started selling them and my friend's moms started buying them for more than half the price of store-bought eggs.

Q: What do you find the most challenging about your business? How do you try to overcome this challenge?

A: The most challenging thing about selling eggs is delivering to my customers.

Q: How do you market your business?

A: I market my business at school by selling to my friends, but I also have an egg stand about every other Thursday during the school year.

Q: What do you like the most about your business?

A: The thing I like most about my business is caring for the chickens.



FEATURING

MARLA MARWILL

Dog Walker and Dog Sitter

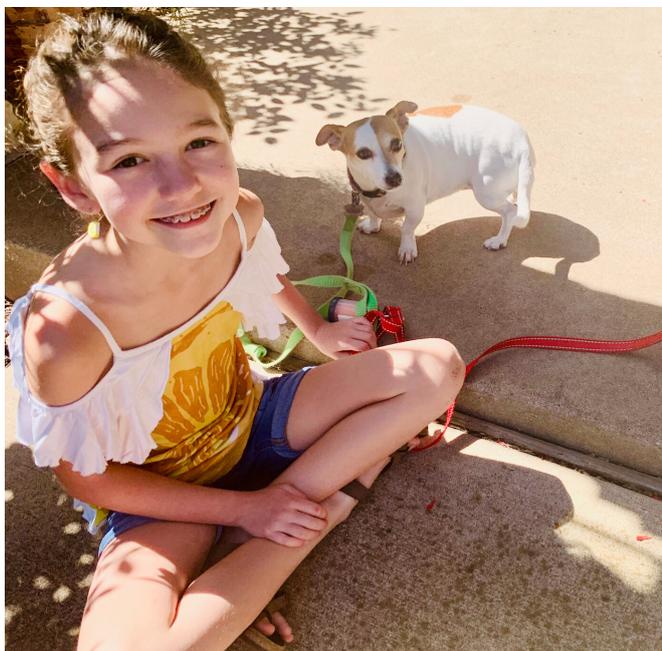
QUESTIONS & ANSWERS

Q: How did you come up with the idea for your business?

A: I love dogs, so I knew I'd be great at taking care of them! When owners are out of town, dogs can feel lonely and scared. I want to be there for them so they feel safe and happy. Sometimes we cuddle! Sometimes we play. I try to make it special for them.

Q: What do you find the most challenging about your job?

A: Sometimes dogs can be a little bit wild. They all have their own personalities. I overcome by just rolling with it. I give them time to stop going crazy!



Q: How do you market your business?

A: I spread the word by telling people I know with dogs. I play with the dogs for free first and earn their trust.

Q: What do you like the most about your business?

A: I like how I get to spend more time with dogs and it doesn't take a lot of effort. I still have lots of free time.



FEATURING

LUCY BELL GRESSETT & HARPER STEIN

Super Soaps & Crazy Crayons



QUESTIONS & ANSWERS

Q: How did you come up with the idea for your business?

Both: Soap is really important during this time of COVID-19.

Washing your hands can be boring, and our soaps can make it fun. Some of our soaps even have prizes inside of them!

Harper: At Figment Creative art camp, we made a solar oven and melted crayons in a heart mold. I thought it would be a great idea for a business, so I started Crazy Crayons through Start-Up Kids at my school.

Q: What do you find the most challenging about your business? How do you try to overcome this challenge?

Both: There is a lot of cleanup involved when making soap, especially with getting the coloring out of the molds. We're cleaning the best we can and figuring out tactics such as working with the same molds using the same colors. When we take out the crayons from new molds after they have cooled, they often break. We just keep trying!

Q: How do you market your business?

Both: We tell family members, we make signs for our outside sales, and we started an Instagram account called "handmadehearts.atx"

Q: What do you like the most about your business?

Harper: Our soaps are helping people during this time when a lot of stores are closed and people have to wash their hands more often. The crayons are easy and fun to make!

Lucy Bell: The teamwork and making soaps together. Also, the feeling I get when we take them out, I think "Wow! I can't believe we just did that!" The crayons are great to use and also great to look at and save!



Brainstorm Business Ideas

Business Idea

What is your big idea?

How will your business stand out from the competition?

Why will people want to buy?

Business Name

What does this name say about your business?

Target Market & Demographics

Who will your customers be? Other kids? Teenagers? Men? Women?

Marketing

How will you get the word out about your business?

Where will you sell your products or services?

Pricing

How much will you charge?

How much is your competition charging?

Profit

What will you charge?

How much will it cost you?

What is your profit?

Income - Expenses = Profit

\$_____ - \$_____ = \$_____

What will you do with your profit? Reinvest in your business? Save? Donate?



BEELINE MARKET'S S'MORES KIT

Bake in the oven or in a DIY solar oven - see next page!



Ingredients

1 1/2 CUPS ALL PURPOSE FLOUR

1 CUP WHOLE WHEAT FLOUR

1/2 CUP LIGHT BROWN SUGAR

1 TEASPOON BAKING POWDER

1 TEASPOON CINNAMON

1/2 CUP UNSALTED BUTTER, CHILLED

1/3 CUP LOCAL HONEY

1/4 CUP WATER, ICE COLD



Instructions:

Preheat oven to 350 degrees F.

In a food processor fitted with a steel blade, combine the first 5 ingredients.

Cube chilled butter. Add butter cubes in the food processor and pulse until it resembles coarse meal.

Add honey to the mixture and pulse.

Slowly add cold water to the mixer and pulse until the dough comes together.

Divide dough in half. Lightly dust the counter with flour. Pat the dough or use a floured rolling pin to flatten the dough to about 1/4 inch thick.

Using a knife, cut dough into squares. (Or a biscuit cutter to make circles.)

Place cookies on a parchment lined sheet pan.

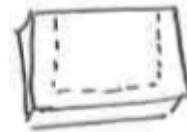
Repeat with the second batch of dough.

Bake for 8-12 minutes, depending on the size, or until slightly browned on the edges.



BUILD A SOLAR OVEN

1) Grab a gift box or shoe box.

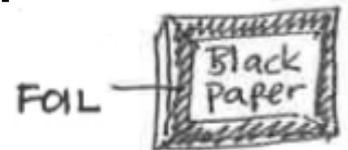


2) Using a pencil, draw one-inch square in from the side and front of the box.

3) Using a box cutter or scissors, cut to make a flap.



4) Cover the inside flap with aluminum foil. Tape it securely.



5) Line the inside edges with foil and the inside bottom with black paper.

6) Cover the opening with plastic wrap. Secure with tape to create an airtight window.



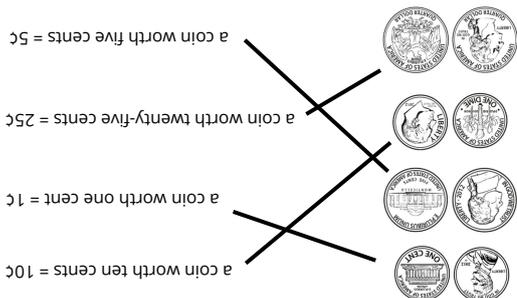
7) Place aluminum-covered plate inside solar oven.



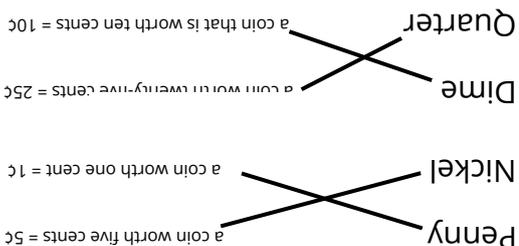
KEY BANK



Wants vs. Needs

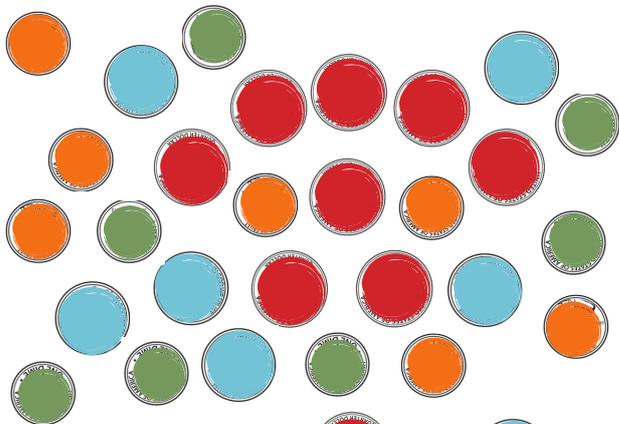


TRY IT WITH COINS!

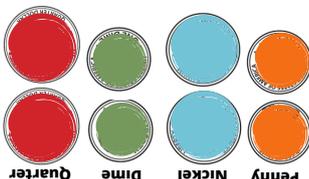


THE MATCHING GAME

1. HOW MUCH MONEY DO WE HAVE IN PENNIES? \$.80
2. HOW MUCH MONEY DO WE HAVE IN NICKELS? \$.80
3. HOW MUCH MONEY DO WE HAVE IN DIMES? \$.90
4. HOW MUCH MONEY DO WE HAVE IN QUARTERS? \$ 2.50
5. HOW MUCH MONEY DO WE HAVE TOTAL? \$ 5.00



DIRECTIONS:
 COLOR THE PENNIES ORANGE.
 COLOR THE NICKELS BLUE.
 COLOR THE DIMES GREEN.
 COLOR THE QUARTERS RED.

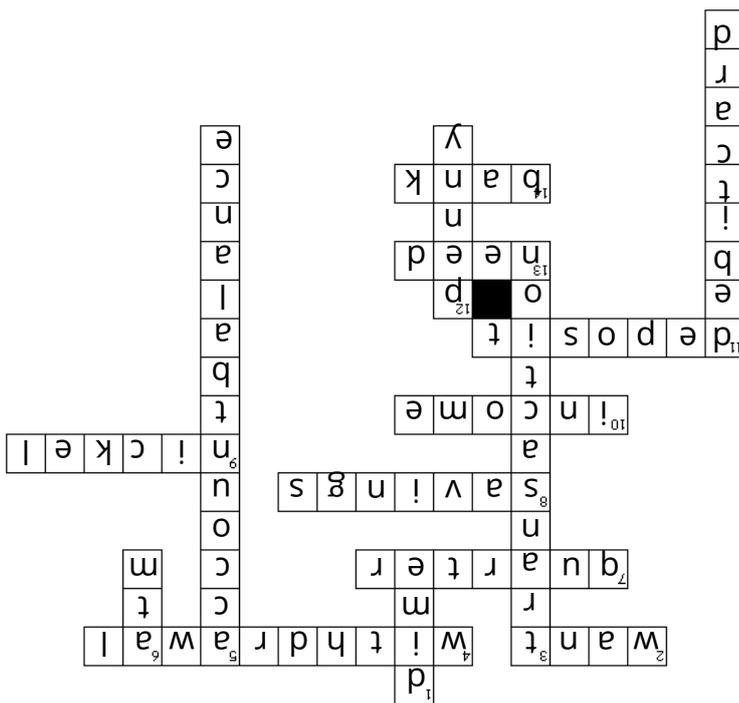


COLOR AND COUNT THE COINS

Member
FDIC
 EQUAL HOUSING
 LENDER
NMLS# 403379

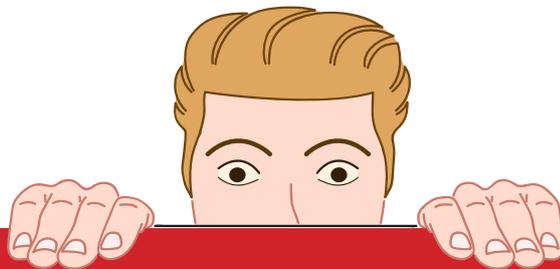
KNAB	MEHARCKBN	CMOINE
Bank	Benchmark	Income
NEPNY	LETTER	CTONAUCLARCAN
Penny	Teller	Account Balance
MIDE	DPSOETI	INGESTINI
Dime	Deposit	Investing
LICKEN	DRALWTHIAW	BITED DARC
Nickel	Withdrawal	Debit Card
TAURGER	SGAVINS CTONAUCL	FORAVERTD
Quarter	Savings Account	Overdraft
DEEN	HEINGCKC CTONAUCL	SNATNARCTO
Need	Checking Account	Transaction
TAWN	MAT	NOAL
Want	ATM	Loan

WORD SCRAMBLE



Crossword
Puzzle

no peeking!





BENCHMARK BANK

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One more coming soon!

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