

BankSouth

Money Smarts

Your Guide to Banking & Growing Wealth

September 16th, 2025

If I gave you \$100 today...

What would you do first: spend, save, or invest?

"Your choices today affect your money in the future."

The Power of Starting Early

Alex

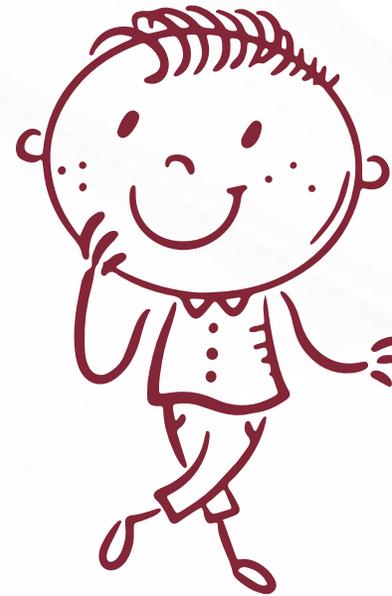
Alex saves \$20 a month, starting at age 15



AGE 20 AGE 25 AGE 30 AGE 35

Jordan

Jordan saves \$20 a month, starting at age 25



AGE 20 AGE 25 AGE 30 AGE 35

Candy Simulation: How Money Grows



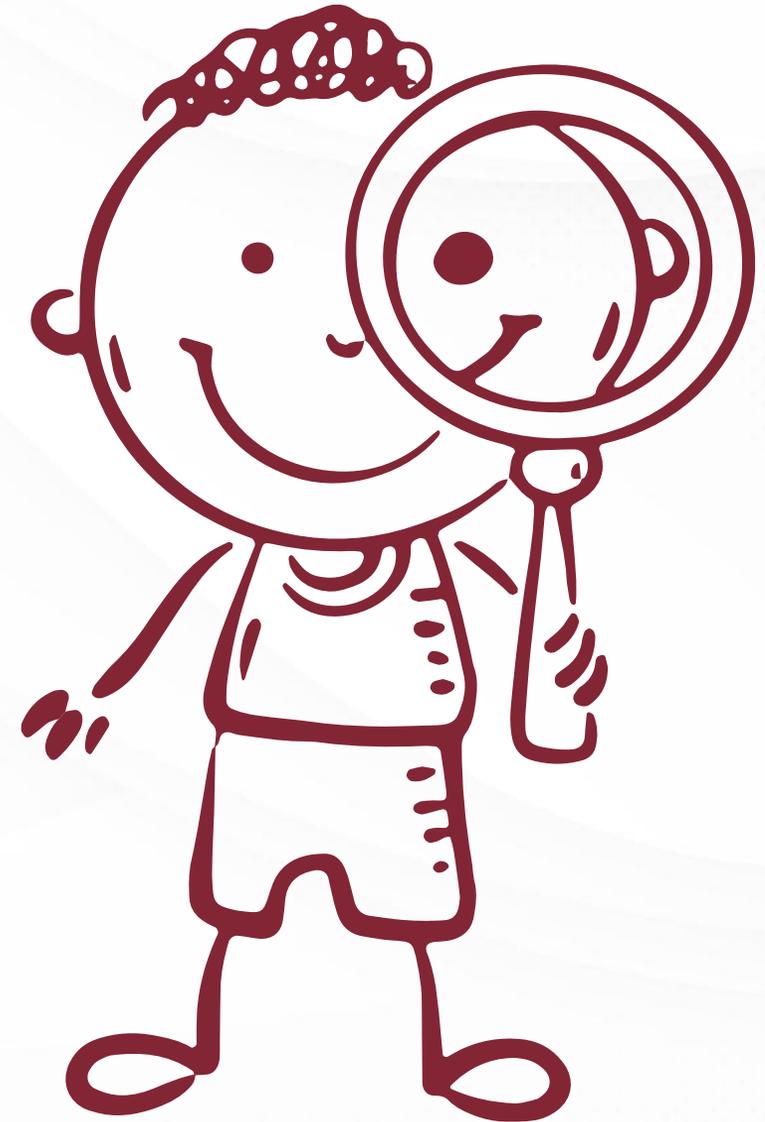
Each round = 1 year

- Alex starts saving at age 15
 - Place 1 candy in Alex's bowl at the start
- Jordan starts saving at age 25
 - Place 1 candy in Jordan's bowl beginning at Round 11
- Growth each year:
 - Savings account = +1 candy
 - Investment account = +2 candies

Where Can Your Money Grow?

- **Savings Account**
 - Safe, small growth
- **CD (Certificate of Deposit)**
 - Locked, higher growth
- **Investment Account**
 - Riskier, bigger growth potential
- **Retirement / IRA**
 - Long-term, planning for future

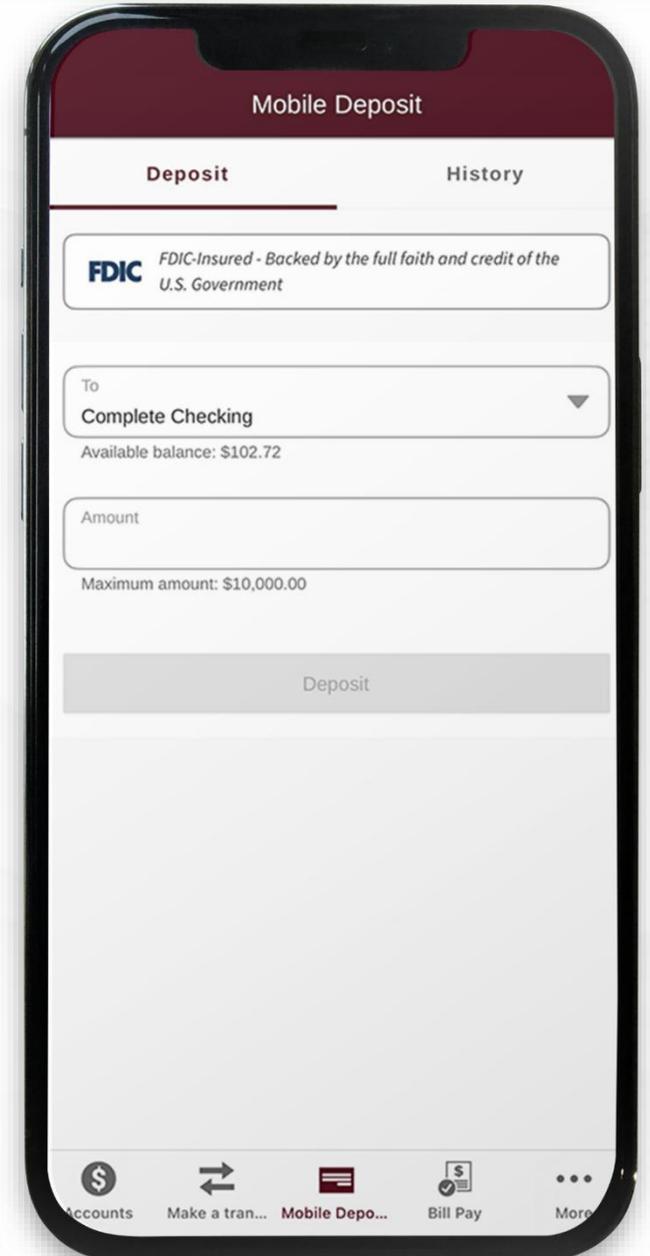
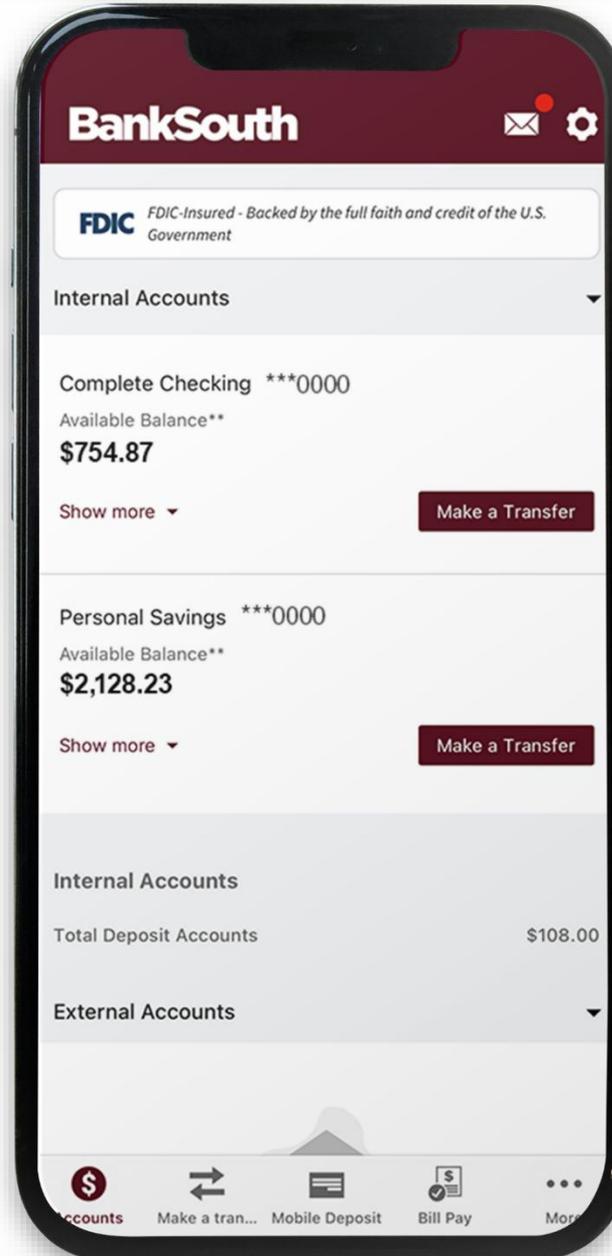
Different accounts help your money grow in different ways. Some are safe, some grow faster, and some are for thinking way ahead.



Banking in Your Pocket

- Check balances anytime
- Deposit money with your phone
- Transfer between accounts
- Set savings goals
- Pay safely without carrying cash

- Never share your password!
- Turn on alerts for safety!





What Would You Do With \$50?

Grandma gives you \$50 — would you save it, spend it, or transfer it?

- Talk in pairs or groups
- Share your ideas with the group

Why Have a Bank Account?

- Banks keep money safe from loss or theft.
- Money can grow through accounts and interest.
- Debit cards and apps make spending and saving easy.





Your Money Challenge!

- What's one new thing you'll do with your money?
- Small steps now build big results later.
- Write down your goal and share it!