

Checking or Savings?

Learn what each account is for. Then match the bank words.

Two kinds of bank accounts



Checking account

For spending and paying:
checks, a debit card, bills.



Savings account

For money you are saving.
The bank pays you interest.

Which account fits best? Circle checking or savings.

Example	Pay for groceries with a debit card.	checking	savings
1. 	Save for a new bike you will buy next year.	checking	savings
2. 	Earn interest on money you do not need yet.	checking	savings
3. 	Write a check to pay the rent.	checking	savings
4. 	Pay the phone bill online each month.	checking	savings
5. 	Put away \$25 each month for a summer trip.	checking	savings
6. 	A paycheck to pay this week's bills.	checking	savings
7. 	Keep money safe for an emergency.	checking	savings

What does each bank word mean? Write the letter.

Example Balance D	☐ A a machine that gives you cash from your account
8. Interest	☐ B a list of all the money in and out each month
9. Statement	☐ C a secret number you type with your debit card
10. Transfer	☐ D how much money is in an account right now
11. ATM	☐ E money the bank pays you for saving with it
12. PIN	☐ F moving money from one account to another

Reading a Bank Statement

Fill in the missing balances. Then fill in the account summary.

Remember

A bank statement lists every deposit and withdrawal in a month.

Deposits add to the balance. **Withdrawals** take money out of it.

Animal Math Bank		Checking Account Statement		
Account of Ana Torres		Account number ending in 4821		March 1 to March 31
Account summary				
Starting balance \$612.40		+	Total deposits	-
			Total withdrawals	=
			Ending balance	
Date	Description	Deposits (+)	Withdrawals (-)	Balance
Mar 1	Starting balance			\$612.40
Mar 2	Example Paycheck	\$1,150.00		\$1,762.40
Mar 4	Check 118: rent		\$875.00	
Mar 7	Debit card: groceries		\$94.65	\$792.75
Mar 10	ATM cash		\$60.00	
Mar 15	Transfer to savings		\$150.00	
Mar 16	Paycheck	\$1,150.00		\$1,732.75
Mar 21	Online: electric bill		\$86.32	
Mar 26	Debit card: shoes		\$48.99	\$1,597.44
Mar 30	Gift from Grandpa	\$25.00		

Use Ana's statement to answer.

- The largest withdrawal was for _____ and it was _____
- How much did Ana spend with her debit card? _____
- The lowest balance was _____ on _____
- From start to end, the balance went **up** **down** by _____

Moving Money

Write both balances after every line. Watch the transfers.

Remember



A **transfer** moves money from one of your accounts to another. One account goes down, the other goes up the same amount.

The Nguyen family's checking and savings accounts

What happened	Checking	Savings
Start of the month	\$845.00	\$2,310.00
Example  Paycheck deposited: \$1,240.00	\$2,085.00	\$2,310.00
1.  Transfer \$300.00 to savings	_____	_____
2.  Groceries by debit card: \$132.48	_____	_____
3.  Check 245 for car repair: \$415.00	_____	_____
4.  Savings earns interest: \$4.62	_____	_____
5.  Transfer \$500.00 to checking	_____	_____
6.  Internet bill paid online: \$65.99	_____	_____

7. Checking + savings at the start: _____ At the end: _____

8. Which lines did not change the total? **deposits** **transfers** **payments**

Find the new balances.

9. Leo has **\$240.00** in checking and **\$1,050.00** in savings. He moves **\$75.00** to checking.

Checking: _____

Savings: _____

10. Zoe has **\$618.25** in checking and **\$400.00** in savings. She moves **\$150.00** to savings and pays a **\$36.80** bill.

Checking: _____

Savings: _____

11. Raj has **\$310.00** in checking and **\$900.00** in savings. He needs **\$500.00** in checking to pay rent.

Transfer: _____

Savings: _____

Savings Interest

Find the interest and the balance, year by year.

Remember

Interest is money the bank pays you for keeping your savings there.
Simple interest is the same every year: like **\$2** for every **\$100** you put in.

Each saver puts money in and adds no more. Fill in the table.

Saver	Puts in	Pays for each \$100	Interest each year	After 1 year	After 2 years	After 3 years
Example Maya	\$300	\$2	\$6	\$306	\$312	\$318
1. Omar	\$500	\$3				
2. Grace	\$1,200	\$4				
3. Ben	\$250	\$2				

Which bank is better?

Eli saves **\$600** for **4** years. Bank A pays **\$2** for every **\$100** each year, plus a **\$20** bonus at the end of the first year. Bank B pays **\$3** for every **\$100** each year.

	After 1 year	After 2 years	After 3 years	After 4 years
4. Bank A				
5. Bank B				

6. More after 2 years: **A** **B** After 4 years: **A** **B** By how much? _____

How many years until the savings reach the goal?

7. Nia saves **\$400** at **\$5** for every **\$100** a year. After how many years will she have **\$500**?

Work

Answer: _____ years

8. Sam saves **\$700** at **\$2** for every **\$100** a year. After how many years will he have **\$800** or more?

Work

Answer: _____ years

Bank Fees

Find the fees. Choose the account that costs less.

Three kinds of bank fees

**Monthly fee**
Paid unless the balance stays at the minimum.

**ATM fee**
For another bank's ATM, often from both banks.

**Overdraft fee**
For spending more than you have. Check first!

Two checking accounts. Which one costs less each month?

A **\$8.00** a month, or **\$0** when the balance stays at **\$1,000** or more. Another bank's ATM: **\$2.50** each use.

B **\$3.00** every month, at any balance. Another bank's ATM: **\$1.50** each use.

Name	Lowest balance this month	ATM uses at other banks	Fees with A	Fees with B	Costs less
Example Kai	\$1,350.00	2	\$5.00	\$6.00	A B
1. Nia	\$640.00	0			A B
2. Sam	\$1,000.00	4			A B
3. Raj	\$2,100.00	1			A B

Solve each story. Show your work.

4. Leo has **\$1,120.00** and spends **\$145.50**. Below **\$1,000.00**, his bank charges an **\$8.00** fee.



Work

Balance after the fee: _____

5. Zoe uses another bank's ATM **3** times. Each time, her bank charges **\$2.50** and the ATM's bank **\$2.00**.



Work

Fees in all: _____

6. Kai has **\$42.15** and wants a **\$50.00** game. If he spends more than he has, his bank charges **\$35.00**.



Work

Short by: _____ Total cost: _____

ANIMAL MATH

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Which account fits best? Circle checking or savings.

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1.	Pay for groceries with a debit card.	☒	☐
2.	Save for a new bike you will buy next year.	☐	☐
3.	Earn interest on money you do not need yet.	☐	☐
4.	Write a check to pay the rent.	☐	☐
5.	Pay the phone bill online each month.	☐	☐
6.	Put away \$25 each month for a summer trip.	☐	☐
7.	A paycheck to pay this week's bills.	☐	☐
8.	Keep money safe for an emergency.	☐	☐

What does each bank word mean? Write the letter.

Example	Balance	D	A	a machine that gives you cash from your account
8. Interest	☐	☐	B	a list of all the money in and out each month
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Reading a Bank Statement

Fill in the missing balances. Then fill in the account summary.

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Account of Ana Torres		Account number ending in 4821		March 1 to March 31
Account summary				
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Mar 30	Gift from Grandpa	\$25.00		

Use Ana's statement to answer.

- The largest withdrawal was for _____ and it was _____
- How much did Ana spend with her debit card? _____
- The lowest balance was _____ on _____
- From start to end, the balance went **up** **down** by _____

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4.  Savings earns interest: \$4.62	_____	_____
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6.  Internet bill paid online: \$65.99	_____	_____

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Checking: _____

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Checking: _____

Savings: _____

11. Raj has **\$310.00** in checking and **\$900.00** in savings. He needs **\$500.00** in checking to pay rent.

Transfer: _____

Savings: _____

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Each saver puts money in and adds no more. Fill in the table.

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Which bank is better?

Eli saves **\$600** for **4** years. Bank A pays **\$2** for every **\$100** each year, plus a **\$20** bonus at the end of the first year. Bank B pays **\$3** for every **\$100** each year.

	After 1 year	After 2 years	After 3 years	After 4 years
4. Bank A				
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6. More after 2 years: **A** **B** After 4 years: **A** **B** By how much? _____

How many years until the savings reach the goal?

7. Nia saves **\$400** at **\$5** for every **\$100** a year. After how many years will she have **\$500**?

Work

Answer: _____ years

8. Sam saves **\$700** at **\$2** for every **\$100** a year. After how many years will he have **\$800** or more?

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Answer: _____ years

Bank Fees

Find the fees. Choose the account that costs less.

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**Overdraft fee**
For spending more than you have. Check first!

Two checking accounts. Which one costs less each month?

A

\$8.00

 a month, or

\$0

 when the balance stays at

\$1,000

 or more.
Another bank's ATM:

\$2.50

 each use.

B

\$3.00

 every month, at any balance.
Another bank's ATM:

\$1.50

 each use.

Name	Lowest balance this month	ATM uses at other banks	Fees with A	Fees with B	Costs less
Example Kai	\$1,350.00	2	\$5.00	\$6.00	A B
1. Nia	\$640.00	0			A B
2. Sam	\$1,000.00	4			A B
3. Raj	\$2,100.00	1			A B

Solve each story. Show your work.

4.



Leo has **\$1,120.00** and spends **\$145.50**. Below **\$1,000.00**, his bank charges an **\$8.00** fee.

Work

Balance after the fee:

5.



Zoe uses another bank's ATM **3** times. Each time, her bank charges **\$2.50** and the ATM's bank **\$2.00**.

Work

Fees in all:

6.



Kai has **\$42.15** and wants a **\$50.00** game. If he spends more than he has, his bank charges **\$35.00**.

Work

Short by:

Total cost:

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2.	Earn interest on money you do not need yet.	checking	savings
3.	Write a check to pay the rent.	checking	savings
4.	Pay the phone bill online each month.	checking	savings
5.	Put away \$25 each month for a summer trip.	checking	savings
6.	A paycheck to pay this week's bills.	checking	savings
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9.	Statement	B	C	a secret number you type with your debit card
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Account summary							
Starting balance \$612.40		+	Total deposits \$2,325.00	-	Total withdrawals \$1,314.96	=	Ending balance \$1,622.44
Date	Description	Deposits (+)	Withdrawals (-)	Balance			
Mar 1	Starting balance			\$612.40			
Mar 2	Example Paycheck	\$1,150.00		\$1,762.40			
Mar 4	Check 118 : rent		\$875.00	\$887.40			
Mar 7	Debit card: groceries		\$94.65	\$792.75			
Mar 10	ATM cash		\$60.00	\$732.75			
Mar 15	Transfer to savings		\$150.00	\$582.75			
Mar 16	Paycheck	\$1,150.00		\$1,732.75			
Mar 21	Online: electric bill		\$86.32	\$1,646.43			
Mar 26	Debit card: shoes		\$48.99	\$1,597.44			
Mar 30	Gift from Grandpa	\$25.00		\$1,622.44			

Use Ana's statement to answer.

- The largest withdrawal was for rent and it was \$875.00
- How much did Ana spend with her debit card? \$143.64
- The lowest balance was \$582.75 on Mar 15
- From start to end, the balance went up down by \$1,010.04

Moving Money

Write both balances after every line. Watch the transfers.

Remember



A **transfer** moves money from one of your accounts to another. One account goes down, the other goes up the same amount.

The Nguyen family's checking and savings accounts

What happened	Checking	Savings
Start of the month	\$845.00	\$2,310.00
Example Paycheck deposited: \$1,240.00	\$2,085.00	\$2,310.00
1. Transfer \$300.00 to savings	\$1,785.00	\$2,610.00
2. Groceries by debit card: \$132.48	\$1,652.52	\$2,610.00
3. Check 245 for car repair: \$415.00	\$1,237.52	\$2,610.00
4. Savings earns interest: \$4.62	\$1,237.52	\$2,614.62
5. Transfer \$500.00 to checking	\$1,737.52	\$2,114.62
6. Internet bill paid online: \$65.99	\$1,671.53	\$2,114.62

7. Checking + savings at the start: **\$3,155.00** At the end: **\$3,786.15**

8. Which lines did not change the total? **deposits** **transfers** **payments**

Find the new balances.

9. Leo has **\$240.00** in checking and **\$1,050.00** in savings. He moves **\$75.00** to checking.

Checking:	\$315.00
Savings:	\$975.00

10. Zoe has **\$618.25** in checking and **\$400.00** in savings. She moves **\$150.00** to savings and pays a **\$36.80** bill.

Checking:	\$431.45
Savings:	\$550.00

11. Raj has **\$310.00** in checking and **\$900.00** in savings. He needs **\$500.00** in checking to pay rent.

Transfer:	\$190.00
Savings:	\$710.00

Savings Interest

Find the interest and the balance, year by year.

Remember

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Simple interest is the same every year: like **\$2** for every **\$100** you put in.

Each saver puts money in and adds no more. Fill in the table.

Saver	Puts in	Pays for each \$100	Interest each year	After 1 year	After 2 years	After 3 years
Example Maya	\$300	\$2	\$6	\$306	\$312	\$318
1. Omar	\$500	\$3	\$15	\$515	\$530	\$545
2. Grace	\$1,200	\$4	\$48	\$1,248	\$1,296	\$1,344
3. Ben	\$250	\$2	\$5	\$255	\$260	\$265

Which bank is better?

Eli saves **\$600** for **4** years. Bank A pays **\$2** for every **\$100** each year, plus a **\$20** bonus at the end of the first year. Bank B pays **\$3** for every **\$100** each year.

	After 1 year	After 2 years	After 3 years	After 4 years
4. Bank A	\$632	\$644	\$656	\$668
5. Bank B	\$618	\$636	\$654	\$672

6. More after 2 years: **A** B After 4 years: A **B** By how much? **\$4**

How many years until the savings reach the goal?

7. Nia saves **\$400** at **\$5** for every **\$100** a year. After how many years will she have **\$500**?

\$20 a year: $100 \div 20 = 5$

Answer: **5** years

8. Sam saves **\$700** at **\$2** for every **\$100** a year. After how many years will he have **\$800** or more?

\$14 a year. After 7 years: \$798
After 8 years: **\$812**

Answer: **8** years

Bank Fees

Find the fees. Choose the account that costs less.

Three kinds of bank fees



Monthly fee

Paid unless the balance stays at the minimum.



ATM fee

For another bank's ATM, often from both banks.



Overdraft fee

For spending more than you have. Check first!

Two checking accounts. Which one costs less each month?

A

\$8.00 a month, or **\$0** when the balance stays at **\$1,000** or more.
Another bank's ATM: **\$2.50** each use.

B

\$3.00 every month, at any balance.
Another bank's ATM: **\$1.50** each use.

Name	Lowest balance this month	ATM uses at other banks	Fees with A	Fees with B	Costs less
Example Kai	\$1,350.00	2	\$5.00	\$6.00	A B
1. Nia	\$640.00	0	\$8.00	\$3.00	A B
2. Sam	\$1,000.00	4	\$10.00	\$9.00	A B
3. Raj	\$2,100.00	1	\$2.50	\$4.50	A B

Solve each story. Show your work.

4. Leo has **\$1,120.00** and spends **\$145.50**. Below **\$1,000.00**, his bank charges an **\$8.00** fee.



$$\begin{aligned} \$1,120.00 - \$145.50 &= \$974.50 \\ \text{Under } \$1,000: \$974.50 - \$8.00 &= \$966.50 \end{aligned}$$

Balance after the fee:

\$966.50

5. Zoe uses another bank's ATM **3** times. Each time, her bank charges **\$2.50** and the ATM's bank **\$2.00**.



$$\begin{aligned} \$2.50 + \$2.00 &= \$4.50 \text{ each time} \\ 3 \times \$4.50 &= \$13.50 \end{aligned}$$

Fees in all:

\$13.50

6. Kai has **\$42.15** and wants a **\$50.00** game. If he spends more than he has, his bank charges **\$35.00**.



$$\begin{aligned} \$50.00 - \$42.15 &= \$7.85 \\ \$50.00 + \$35.00 &= \$85.00 \end{aligned}$$

Short by:

\$7.85

Total cost:

\$85.00