Ask them how many treats they have now. Tell them just by waiting 5-10 minutes, they went from 3 treats to 15 treats in their bank. This is how compound interest works. Rather than spending money as soon as you get it, you can let it sit for a while in the bank and you'll have more money.

At the end of 1-2 minutes, add 3 more treats to the bank.

Ask them how many treats they have now. Tell the child they can eat their treat of 12 pieces now, or wait two more minutes and you'll add more treats to the bank.

At the end of 1-2 minutes, add 3 more treats to the bank.
Print out the bank template and create the bank. Let your child decorate the bank with stickers, crayons and paint.

Put 3 treats in your child’s bank.

Put 3 treats in your child’s bank.

Tell your child they can eat the 3 treats now, or they can wait 1-2 minutes and you'll add 3 more treats to their bank. You can shorten the time to 1 minute if your child is very young.

At the end of 1-2 minutes, add 3 more treats to the bank.

At the end of 1-2 minutes, add 3 more treats to the bank.

Ask them how many treats they have now. Tell the child they can eat their treat of 6 pieces now, or wait 1-2 more minutes and you'll add more treats to the bank.

Ask them how many treats they have now. Tell the child they can eat their treat of 9 pieces now, or wait two more minutes and you'll add more treats to the bank.

Object of the Game

This game involves giving your child a small amount of a favorite treat to put in their “bank,” and then providing the child with more treats in their bank after a short time to show how compound interest and delayed gratification can earn them more of their favorite treat. This is a good after-dinner game.

Ages: 4–11

Supplies

- Bank printable
- Bag of candy or fruit: M&Ms, Skittles, gummy bears, mini marshmallows, blueberries or other favorite treat.
- Tape or glue stick
- Crayons, paint, stickers and other art supplies
BANK OF TREATS

Instructions:
1. Print on paper or card stock.
2. Decorate bank.
3. Cut exterior edges of bank.
4. Cut out the black section.
5. Fold all lines.
6. Glue or tape flap lines together.

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