MADE WITH LITTLE STORYBOOK

How Does Saved Money Grow?

Visual lesson



Where did the extra come from?

At the bank, the worker shows Kai his savings. There is a little more than he put in! "I didn't add any," says Kai. "Where did the extra come from?"





A basket of seeds

Pop! They are in Mesopotamia, about 4,000 years ago, beside a wide river. A farmer has no seeds to plant. So he borrows a basket of barley seeds from a lender, and promises to pay her back after the harvest.

One basket, a whole field

The farmer plants every seed. The sun shines, the river waters the field, and one basket of seeds grows into a whole field of barley. It grows so tall that Kai disappears into it, then pops out covered in barley!





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Paying back

Harvest time! The farmer fills his baskets with barley and carries them to the lender's storehouse to pay her back.

TALK ABOUT IT

How much barley does the farmer give back?

Interest

He gives back the whole basket, plus a little more. That little extra is called interest. It is the price of borrowing. More than 3,700 years ago, a king's laws even said how much extra a lender was allowed to ask.





Why Kai got extra

Banks work the same way with money. The bank lends some of Kai's savings to people who need it, like a woman opening a new café, and they pay the bank back with a little interest. The bank shares a little of that extra with Kai, for letting it lend his money.

Three jars

At home, Kai sets out three jars: one for spending, one for saving and one for sharing. He drops a coin in each.

> **TALK ABOUT IT**
> Which jar can grow a little while it waits?





The red kite at last

Kai's savings have grown enough at last. He takes them out of the bank and buys the red kite from Grandma Rosa's shop! That night, a tiny sack of barley goes into the box. "Waiting helps money grow," says Grandma Rosa. "Slowly."

Check your wonder

1 **Why did the farmer pay back a little extra barley?**

A. That extra is the price of borrowing, called interest

B. He grew too much and had to give some away

2 **Where did Kai's extra coin come from?**

A. The bank shared some interest for lending his savings

B. The bank worker found it on the floor

C. Coins grow by themselves

3 **Which jar helps money grow a little?**

A. The saving jar, kept at the bank

B. The spending jar

ANSWERS 1-A 2-A 3-A

1. Yes! Interest is the little extra for borrowing. 2. That's it. His savings helped someone, and he got a little extra. 3. Right! Saved money earns a little interest.

THE END

Visual lesson

Put your child in this story

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