Welcome to School Banking at E.H.S.S

School Banking is a fun, interactive and engaging way to learn about money and develop good savings habits. Having taught Australian children the value of saving for more than 80 years, the program is not only a great opportunity for your kids, it’s great for your school as well.

The program teaches kids about money and smart saving – and the rewards they can bring. It’s also a great fundraising activity, as CommBank offers commission for your child’s first School Banking deposit as well as deposits made as a part of the program.

- $5 for every account activated via the program
- 5% of every deposit made at school (up to $10 per individual deposit).

Thanks to the fantastic efforts of our school banking students, last year $3,390.97 was raised, simply by depositing money into their own bank accounts. In Brisbane North, EHSS was #2 in commission received for 2016 (Albany Hills was only $200 ahead of us for the #1 position) – an amazing achievement by our super savers. Keep up the great work this year.

To be involved, all your child needs is a Youthsaver account. They can then make regular deposits at school on banking day (Tuesday) and will even be rewarded along the way. So get ready to meet the Dollarmites and keep your eyes peeled for more School Banking Information throughout the year.

How to get your child stared with School Banking

All you need to do is open a Youthsaver account for your child. Here are two ways to open a Youthsaver account:

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<th>Apply online</th>
<th>Apply in a branch</th>
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<td>Youthsaver accounts can now be opened online by</td>
<td>Visit any Commonwealth Bank. You’ll need to bring</td>
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<td>parents who bank with CommBank,</td>
<td>your ID eg drivers licence and</td>
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<td>as well as those that don’t.</td>
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**Open a Youthsaver Account**
This will take you through the application process, it takes about 5 minutes to complete and the yellow Dollarmites wallet and deposit book will be posted to your address.

**Find your closest branch**
Your child will receive their deposit book straight away with a Platymoney box and will be ready to begin banking the next Tuesday.

You can email me ehschoolbanking@gmail.com at any time throughout the year to request an information pack or pop into the School Hall Tuesday mornings.

Youthsaver account opening forms are going digital.

Accounts can be opened from a mobile, tablet or desktop device so you will have the flexibility of opening the account on the spot at our School Banking Information Sessions or from home at your own leisure. Once opened, a School Banking welcome pack will be mailed to your home address, including your Dollarmites deposit wallet and book.

**At School:** Come and apply online at our school account opening mornings or any Tuesday morning in the library or school hall. We will have yellow Dollarmite wallets and books, which we can provide to you there and then, that way you can start banking immediately.

All identification for both parents AND children will be completed online. This is done after the initial account application. You can go home and complete the identification section so you don’t need to bring documents to school.

**Things you should know**

Term and conditions for transaction and savings accounts mentioned are available here (PDF 660KB). Please read our Financial Services Guide (PDF 60KB).
Meet the Dollarmites

The coolest team around.
Learn about the Dollarmites and the amazing saving adventures they have together.

Everyone’s favourite dog, Pat loves to run, play fetch and save up his bones so he can chew them later. He has a mischievous side, and sometimes finds himself in a mess!

An animal lover, Addy loves taking care of her pets and teaching them tricks. She also loves to read books and write stories of her own. Plus, wherever she goes, she skips.

From gaming to googling, Cred knows a lot about all things tech. When he’s not in front of his computers with his headphones in, you’ll find him in the kitchen cooking yummy food to eat or outside playing cricket.

Pru loves netball and swimming and her dream is to swim for Australia in the Olympics one day. She’s also a fantastic saver, saving her spare coins in her Platybank moneybox.

You can usually find Spen exploring the outdoors or playing outside on his skateboard (just try and catch him!) If he has to be inside, Spen draws comics and does chores for extra pocket money.

Smart Money Management for Kids

A Good Place to Start – Saving and Spending
School Banking is Tuesday
(NO BANKING: Week1 Term 1; Weeks 2 & 4 Term 2 and Week 10 Term 4)

How to make a deposit at school

Fill out a deposit slip: name, date, account number & ID number (this will be allocated when you make your 1st deposit), and of course how much money you’d like to deposit. Your class teacher has a Grey Satchel for you to pop your deposit book into, which will then be taken to either the library for the lower years or directly to the school hall for the upper years. Deposits are automatically tracked through the Commonwealth Bank School Banking Portal. We don’t work for CBA, we are volunteer mums, so we’re unable to check bank balances; we don’t have access to that information. If you can’t find your deposit wallet and book, please feel free to ask us for another, we always have spares.

Once we have finished processing all the class banking bags, we return the class bag with all the deposit books to the Staff Room for the teachers to collect and distribute to their students, ready to begin banking again the following week.

Double Deposit Days

There are 40 school weeks but this year there are only 36 banking weeks (10 deposits=1reward +bronze certificate, 20 deposits=1reward+ silver certificate, 30 deposits=1reward+gold certificate & 40 deposits=1reward+outstanding certificate). To help students achieve all 4 rewards and certificates for the year, we will offer Double Deposit Days twice each term – once to make up for the 4 non banking weeks and the other 4 as spares in case you forget one week/sick etc.

What this means is, you can make a deposit twice, in the allocated weeks ONLY.

We will attach a 2017 Deposit Tracker in the back of your Deposit Book for you to keep track of your deposits. This is predated so you can see when the Double Deposit Days will be – they are in red and also the non banking weeks (N/B).

If you would like to participate (on the nominated weeks ONLY) just fill out 2 deposit slips – 1 dated for the Tuesday and the next dated for the Wednesday (the dates in red only). We take out both slips on the Tuesday to process over the 2 days.

These Double Deposit Days are for those students wanting all 4 achievement certificates and rewards for the year. This is NOT compulsory. Please note – if 2 slips are not filled in, we will assume you don’t want to double bank and we will just bank for you as a usual Tuesday deposit.

Term 1: Week 4 Tuesday 14 & Wednesday 15 Feb and Week 8 Tuesday 14 & Wednesday 15 March
Term 2: Week 5 Tuesday 16 & Wednesday 17 May and Week 8 Tuesday 6 & Wednesday 7 June
Term 3: Week 5 Tuesday 8 & Wednesday 9 August and Week 8 Tuesday 29 & Wednesday 30 August
Term 4: Week 5 Tuesday 31 Oct & Wednesday 1 Nov & Week 8 Tuesday 21 & Wednesday 22 Nov

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Every year there is a new theme. This year, it’s Future Savers - our Dollarmites are growing up and going 3D as they take School Bankers on a journey to the Savings Hover Park.

**Rewards**

Your child will receive 1 ‘electronic token’ for every deposit made at school. If you make a deposit every week including the Double Deposits, you can easily claim 4 rewards and receive 4 certificates for the year.

Once you have made 10 deposits, you are ready to claim a reward. If you use the Deposit Tracker in the back of your deposit book you will know when to order your reward. As deposits are automatically tracked by the Commonwealth Bank, we can easily let you know when you are ready to claim a reward. Every so often we will send a note letting you know how many ‘tokens’ you have and you are ready to choose a reward. Fill out the reward coupon and include it in your deposit book the following Tuesday. We will then order the reward, providing it is in stock. If you haven’t received your reward in 2 weeks, please contact us and we will chase it up for you.

Every term 2 new rewards ‘unlock’ with the previous terms rewards and will be available until stock runs out. Be warned that certain rewards are EXTREMELY popular and run out very fast. We recommend that you order your reward as soon as you reach your 10th deposit. Please let us know if you don’t want to claim your rewards as we can order these to use these as prizes for competitions.

**Gear up with these Future Savers Rewards**

Make 10 School Banking deposits and choose an item from the Rewards Card to redeem. Fill out the selected reward coupon and bring it to school in your Dollarmites deposit wallet.

**Released Term 1**
- Cyber Handball
- Colour Change Markers

**Released Term 2**
- 3D Chalk Set
- Tablet Case

**Released Term 3**
- Smiley Emoji Keyring
- Volt Handball

**Released Term 4**
- Pencil + Tech Case
- Epic Earphones

**Reward Items for 2017**

available while stock lasts
2017 School Banking Competition

Each year the Commonwealth Bank offers an awesome competition for School Banking Students.

Win a Family Adventure Holiday at Tokyo Disneyland

This year, the Future Savers Grand Prize competition will take one lucky School Banker all the way to Tokyo, Japan.

The winner gets an unforgettable family trip, for up to two adults and three children, where you’ll explore Tokyo Disneyland with its amazing attractions, including the futuristic Tomorrowland, plus enjoy the fun rides at Tokyo DisneySea. This prize includes:

- Five nights’ accommodation at the Sheraton Grande Tokyo Bay Hotel
- Return economy airfares from the winner’s nearest capital city to Tokyo, Japan
- Three-day Magic Pass to Tokyo Disneyland & Tokyo DisneySea
- AU $1,000 spending money

How To Enter:

Students have to make 15 or more School Banking deposits before the end of Term 3, 2017. This will automatically enter you into the competition for a chance to win.

Good Luck

Full details of the competition and terms and conditions is available at commbank.com.au/schoolbanking

Remember that saving regularly is an important habit to get into, whether you’re saving a little or a lot. (You can deposit 5c if you want and if you make this deposit each week you will still get all the rewards, certificates and entries into competitions)

As always, if you have any questions please pop into the library Tuesday mornings (where we collect class banking bags), drop into the school hall (where we process school banking) or send an email: ehschoolbanking@gmail.com and I’ll reply as soon as I can.

Happy Saving 😊

- School Banking Mums -