

The background is white with several colorful, stylized illustrations of lemons and lemon slices. In the top left, there is a large yellow lemon slice. In the top right, there is a whole yellow lemon with a green leaf. In the middle left, there is a yellow lemon slice. In the bottom left, there is a yellow lemon slice. In the bottom right, there is a large yellow lemon. There are also some abstract shapes in blue, pink, and green.

FIDELITY BANK • LEMONADE LEARNING CLUB

# STARTER GUIDE

**Fidelity Bank**

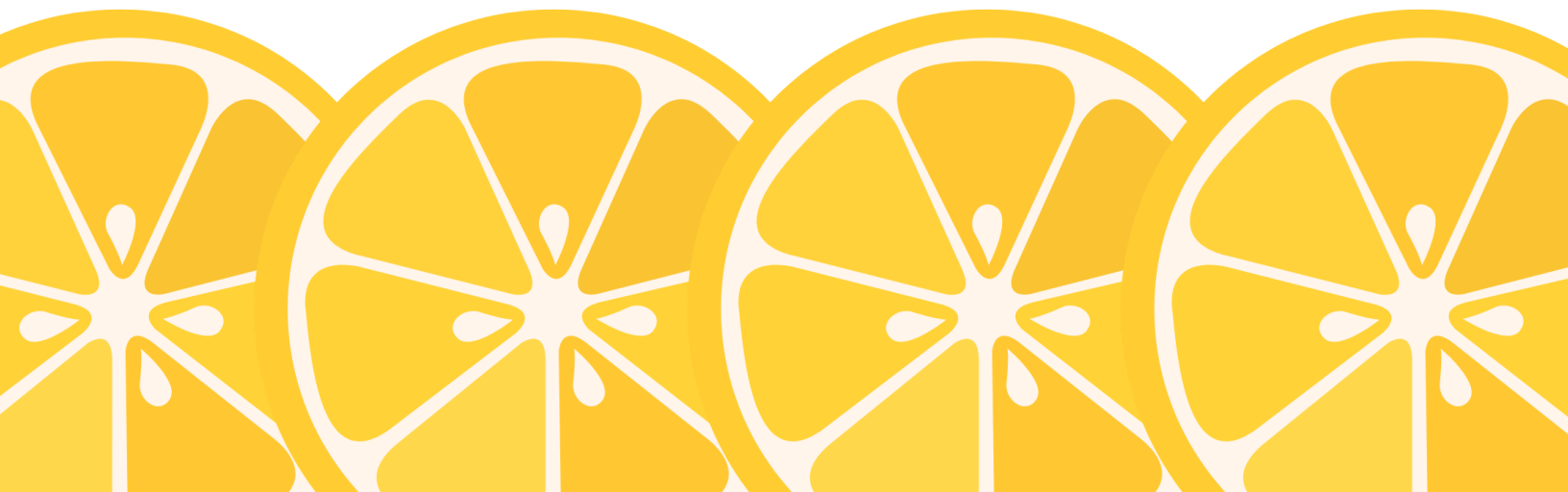
Helping you get where you want to be<sup>SM</sup>



# WELCOME TO YOUR LEMONADE STAND ADVENTURE!

We're so excited that you've decided to join us on this fun journey of financial growth and starting your own business. This guide is here to help you get the most out of your Lemonade Stand Kit and make sure you have a great time setting up and running your own stand.

Inside, you'll find easy-to-follow instructions, helpful tips, and cool resources to help you set up and run a successful lemonade stand. We're here to support you every step of the way, making this experience not just educational and rewarding, but also a whole lot of fun!



# EMPOWER YOUR LEMONADE STAND WITH CARE

At Fidelity Bank, we want you to try out our **C.A.R.E.** process—Connect & Collect, Analyze, Recommend, and Execute—at your lemonade stand. It's like having a secret recipe for making your lemonade stand extra fun and smart.



## **Connect with your customers**

**by creating a welcoming and friendly atmosphere at your stand, fostering a sense of community.**



## **Analyze your earnings and expenses**

**to understand the basics of profit and loss, helping you learn valuable money management skills.**



## **Recommend your stand**

**to friends and neighbors, teaching you the importance of marketing and customer service.**



## **Execute your business plan**

**By setting up the stand, helping customers, and handling money, you turn what you learned into real-life skills.**

By using the **C.A.R.E.** process, you'll not only have a super awesome lemonade stand, but you'll also learn really cool money and business skills that will help you be a lemonade stand superstar!

## GETTING STARTED

Sometimes starting can be the hardest part, so we are here to give you some tips to help you succeed from the start. With a bit of planning and preparation, you will be on your way to running a successful lemonade stand in no time.

### What Materials do I need?

Your Lemonade Stand Kit includes some of the essentials to get started. However, you may still need a few additional items to set up your stand completely, such as:



**Ice**



**Cups**



**Table**



**Chair**

### Where should I have my lemonade stand?

Pick a location that is safe, visible, and has a good amount of foot traffic. Some ideal places include:

- Your front yard or driveway
- A nearby park or playground
- Outside a local community event

Make sure to get permission if you plan to set up outside your property, and always have an adult present.

### When do I want to have my lemonade stand?

Choose a fun day and time to set up your lemonade stand! Think about things like:

- Sunny days with no rain
- Times when lots of people are outside
- When you and your family have free time

Weekends and after school are usually awesome times to sell lemonade and have tons of fun!

## GET READY TO SELL SOME LEMONADES!

**Prepare** your lemonade by following the recipe included in your kit. Make sure you have enough lemonade to meet demand and keep extra ingredients on hand for refills. Set up your table, and make sure you have everything ready:

- Plenty of change in your money box
- A comfortable chair
- Sunscreen, hats, or umbrellas for shade
- Hand sanitizer or wet wipes
- A notebook for tracking sales and expenses

**Price** your lemonade for each cup, typically between \$0.50 and \$1.00. Display the price clearly on your stand.

**Promote** your lemonade stand through flyers, social media, and word of mouth to friends, neighbors, and family.

**Practice** customer service with your child to practice greeting customers, making sales, and handling money, emphasizing politeness and friendliness.



## UNDERSTANDING YOUR PROFIT

Now that you've kicked off your lemonade stand adventure, it's time to dive into the money side of things! Let's start by understanding how to track your sales and expenses.

Keeping accurate records will help you analyze the success of your lemonade stand and make decisions.

**Sales:** Write down how much money you earned from selling lemonade. This is the total amount of money you made.

**Expenses:** List all the things you spent money on to run your lemonade stand. This includes things like lemonade mix, cups, and any other costs.

**Net Profit:** is a fancy word for saying how much money you earned after paying for everything you needed to run your lemonade stand. To find out your net profit, subtract your total expenses from your total sales.

$$\text{SALES} - \text{EXPENSES} = \text{NET PROFIT}$$

Tracking your sales and expenses is a great way to see how well your lemonade stand is doing and helps you learn about money management.



# SALES AND EXPENSES WORKSHEET

Now that you've started your lemonade stand journey, let's keep track of your sales and expenses! Fill in the details below to understand how much you're making and spending.

## Example

**Date:** June 20, 2024

**Sales:** \$55.00

### Expenses:

Item	Total Cost
Ice	\$2.00
Cups	\$8.00
Straws	\$5.00
<b>Total Expenses:</b>	<b>\$15.00</b>

**Net Profit:** \$40.00

$$\begin{array}{r} \$55.00 \text{ Sales} \\ - \$15.00 \text{ Expenses} \\ \hline \$40.00 \text{ Net Profit} \end{array}$$



**Tip:** Write down your goal for how much money you want to earn from your lemonade stand. This will help you stay motivated and focused. To reach your goal, use the provided sales tracker to keep track of how many cups of lemonade you need to sell. Good luck!





## DEFINITIONS

Understanding these basic terms will help you run your lemonade stand smoothly and learn valuable money concepts. Here are some key definitions to get you started:

**Expenses** are the costs required to run your business.

**Net Profit** is the money you earned after subtracting all the expenses.

**Budget** is a plan for managing money by balancing income and expenses.

**Spare change** is extra money to give customers in exchange for their cash or change.



## HEY PARENTS!

We're excited to offer something fun and educational for your children this summer! While we understand that schedules can be busy, we hope this activity will bring some joy and learning to your family.

- Your children can do this as many times as you allow them to. We plan to promote this during the entire summer months.
- Children's safety is our top priority. We suggest picking a location that is safe, visible, and has a good amount of foot traffic. Additionally, adult supervision is essential to ensure a safe and enjoyable experience for everyone participating in Lemonade Stand activities.
- We would love your help by promoting this on social media. Please tag us and use hashtag **#LemonadeLearningClub**

**\*Open a new Growth Savings account prior to August 31, 2025, to receive a Lemonade Starter Kit.** Lemonade Learning Club and Growth Savings account open to those 18 and younger. Parent or guardian must be present with child to open account and/or to receive offer and agree that Fidelity Bank assumes no liability for any recommended activities. By accepting this offer on behalf of their children, each parent or guardian, jointly and severally agrees to indemnify and hold harmless Fidelity Bank from any claims and/or damages as related to the activities involved in this program or with the Lemonade Starter Kit. By emailing pictures to Fidelity Bank or by posting pictures on social media, you are giving Fidelity Bank permission to use your likeness in promotional material. Adult supervision is required for participation. As of 6/9/25, the Annual Percentage Yield (APY) for Growth Savings is 0.95%. Minimum opening deposit is \$10.00. Rates subject to change after account opening. Fees may reduce earnings. Promotional offer subject to change or cancellation at any time.