

ESSENTIAL
MONEY
SKILLS
FOR
KIDS

ACTIVITY BOOK

© **Copyright 2024 - All rights reserved.**

The content contained within this book may not be reproduced, duplicated or transmitted without direct written permission from the author or the publisher. Under no circumstances will any blame or legal responsibility be held against the publisher, or author, for any damages, reparation, or monetary loss due to the information contained within this book, either directly or indirectly.

Legal Notice:

This book is copyright protected. It is only for personal use. You cannot amend, distribute, sell, use, quote or paraphrase any part, or the content within this book, without the consent of the author or publisher.

Disclaimer Notice:

Please note the information contained within this document is for educational and entertainment purposes only. All effort has been executed to present accurate, up to date, reliable, complete information. No warranties of any kind are declared or implied. Readers acknowledge that the author is not engaged in the rendering of legal, financial, medical or professional advice. The content within this book has been derived from various sources. Please consult a licensed professional before attempting any techniques outlined in this book.

By reading this document, the reader agrees that under no circumstances is the author responsible for any losses, direct or indirect, that are incurred as a result of the use of the information contained within this document, including, but not limited to, errors, omissions, or inaccuracies.



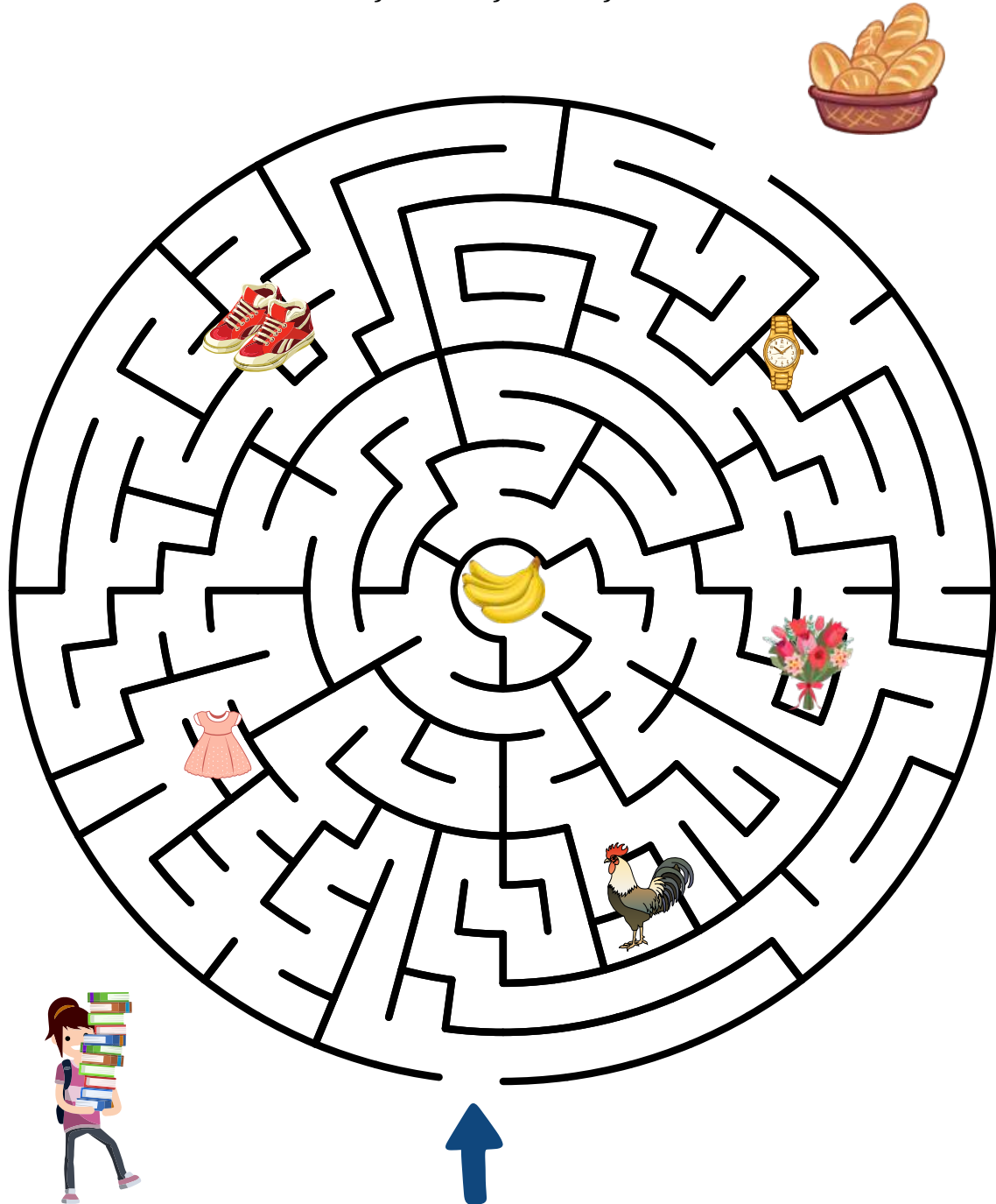
**THIS ACTIVITY BOOK
BELONGS TO:**

CHAPTER 1



THE BARTER SYSTEM AND COMMODITY MONEY

Your Mom wants you to get some bread. But your community uses the barter system, so first you have to trade your books for bananas. Can you find your way?



CIRCLE ALL THE ITEMS THAT WERE ONCE USED AS MONEY



Macaw feathers



Cacao



Glass beads



Cowrie shells



Dolphin teeth



Tulip bulbs



Black pepper



Tea bricks



Salt



Rai stones



Wampum beads

If you circled all the pictures on the last page, way to go! Yes, all of these things were used as money at some point in history. Lets learn more about them.

Macaw feathers and feathers from other colorful birds were once used as money by the Incas, Aztecs, and Maya of Central and South America.

Cacao, the pod from which we get chocolate, was also used as money by the Aztecs and Maya. When Europeans and African colonists arrived in the 16th century, they used it as money, too.

Glass beads were used as currency in North America, Europe and Africa at different times in history. Venetian glass beads, although no longer money, are still highly prized for their quality and beauty.

Cowrie shells were used as far back as the 13th century B.C. in China, but were also used in Oceania, Asia, Africa, and Europe. Since they're nearly identical in shape and size, they're easy to string together for jewelry.

Dolphin teeth are still used as currency in the Solomon Islands which has resulted in thousands of them being killed every year since the 1960s. That's very sad.

Tulip bulbs were once worth more than a house during the Dutch tulip mania of the 1600s. During the height of the frenzy, people were buying bulbs that hadn't even been grown yet!

Black pepper and other spices coming from Asia were expensive during the Middle Ages. Black pepper was often used to pay taxes, tolls and rent throughout Europe.

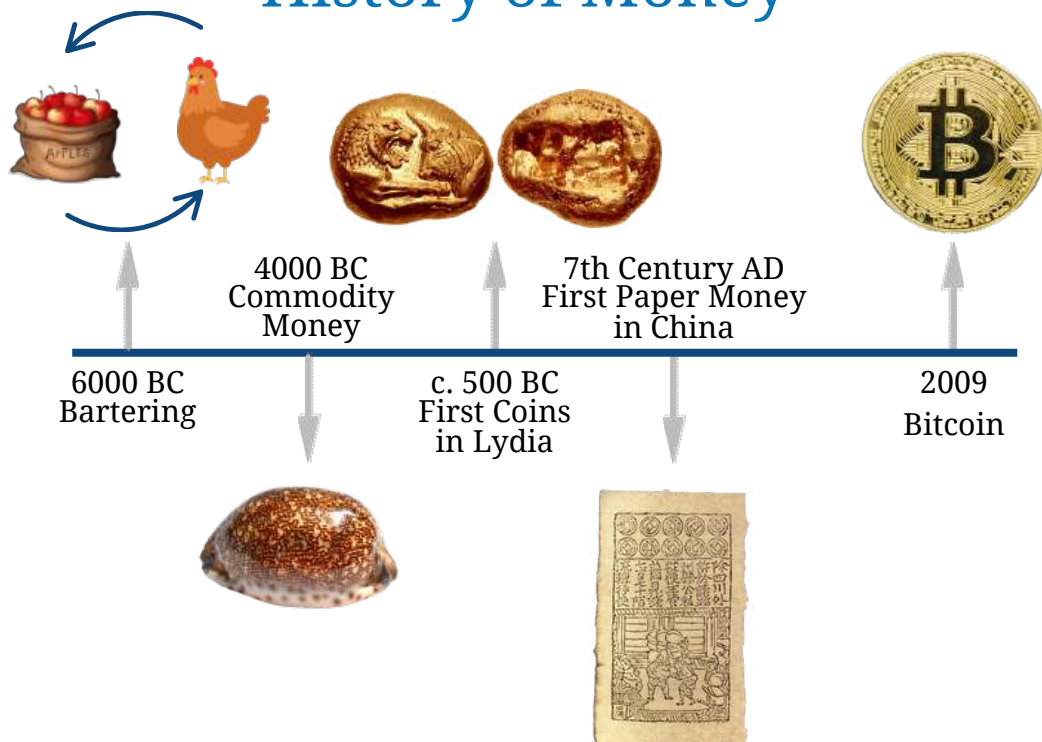
Tea bricks were used as money from the 9th century until World War II in China, Tibet, Mongolia, Russia, Siberia, and Turkmenistan. People liked them because if food ran low, they could be eaten!

Salt - Roman soldiers were often paid in salt, and from the 7th - 14th centuries it was traded pound for pound for gold in West Africa.

Rai stones were used on the island of Yap in Micronesia and came in many sizes. The largest ones were 12 feet tall and weighed 8,800 pounds! Ownership of the gigantic stones was kept track of by oral tradition.

Wampum are beautiful beads made from clam shells by eastern Native American tribes. When the first colonists arrived, they adopted it as currency, too. It was official money in parts of the Northeast United States until the early 17th century.

History of Money



WRITING CHECKS

Checks aren't used as much today as they used to be, but it's still important to know how to read one. Let's go over the different parts of a check.

1. The name and address of the check writer is always in the top left corner.
2. The date the check is written goes on the date line.
3. "Pay to the order of" is a fancy way of saying who is receiving the check. Another word for this person is the payee.
4. The amount of the check is written two ways. First, as dollars and cents in the box on the right...
- 5....Then as words with the cents portion written as a fraction.
6. The row of numbers at the bottom are like an address telling the recipient where to get his money. The first number is the bank's unique routing number. The second number is the check writer's bank account number. It's printed with special ink that the bank's scanner can read.
7. The person writing the check must sign it for it to be valid.
8. The extra line is optional and can be used for noting what the check is for or an invoice number or anything else the check writer wants to put there.

1. Name & address

2. Date

3. Payee

4. The amount in numbers

5. The amount in words

6. Routing & account numbers

7. Signature

8. Memo

Jenny Smith
123 Cherry St.
My Town, My State 52254

1269

August 21, 2024 Date

Pay to the Order of Target

\$75.14

Seventy-Five and 14/100 dollars

school supplies

Jenny Smith

:|1234567 :| 00000000012956789

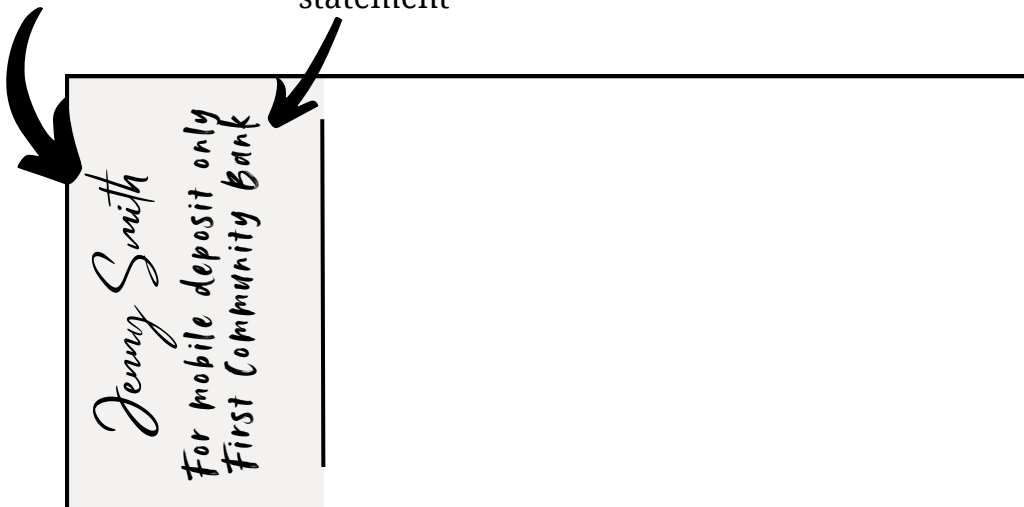
WRITING CHECKS

Although you may never write a check, you will most certainly receive them at some point. Let's review how to deposit one in your account.

1. To deposit a check you must endorse it. This just means to sign your name.
2. You can deposit it in person at your bank or through the banking app on your phone. If you use your phone, your bank will most likely require you to write "for mobile deposit only" below your signature and perhaps the name of the bank, too.
3. The endorsement area will be defined with shading or a line. You should only write in this area.

1. Signature of check recipient

2. Security statement



3. Endorsement area

WRITING CHECKS

Let's Practice!

You buy groceries on June 17th of this year at the Piggly-Wiggly for \$59.23.

Jenny Smith	1270
123 Cherry St.	
My Town, My State 52254	Date
Pay to the Order of	<input type="text"/>
	dollars
: 1234567 : 00000000012456789	

Your electricity bill is \$112.23 and is due July 15th. Make the check payable to the *Reliable Power Co.* Write your account number on the memo line. It's 85241-667

Jenny Smith	1271
123 Cherry St.	
My Town, My State 52254	Date
Pay to the Order of	<input type="text"/>
	dollars
: 1234567 : 00000000012456789	

WRITING CHECKS

Let's Practice!

Your rent for September in the amount of \$680 is due. Your landlord's name is Bill Johnson.

Jenny Smith	1272
123 Cherry St.	
My Town, My State 52254	Date
Pay to the Order of	<input type="text"/>
	dollars
: 1234567 : 00000000012456789	

You want to donate \$50 to a local animal shelter named *Penelope's Pets* during their holiday fund-raiser.

Jenny Smith	1273
123 Cherry St.	
My Town, My State 52254	Date
Pay to the Order of	<input type="text"/>
	dollars
: 1234567 : 00000000012456789	

CURRENCIES OF THE WORLD

Countries put all kinds of pictures and symbols on their money to show what makes them special. Many countries put famous leaders or kings and queens on their bills, like George Washington on the U.S. dollar or the Queen of England on British money.

Animals, birds, and plants that are important to the country also appear, like the bald eagle on some American coins or the maple leaf on Canadian money.

Some bills and coins have pictures of famous buildings, like the Eiffel Tower in France or the Great Wall in China. Other countries use designs from their history, like traditional patterns or famous events, to show their culture.

National symbols like flags, emblems, and even the languages they speak can be found on money too. These designs make each country's money unique and help tell the story of what makes that country special.

Match each currency on the next page with its location on the map below



Can you name any of the people or monuments on these currencies?

CURRENCIES OF THE WORLD



United States
Dollar



European Union
Euro



India
Rupee



Mexico
Peso



The Bahamas
Dollar



Japan
Yen



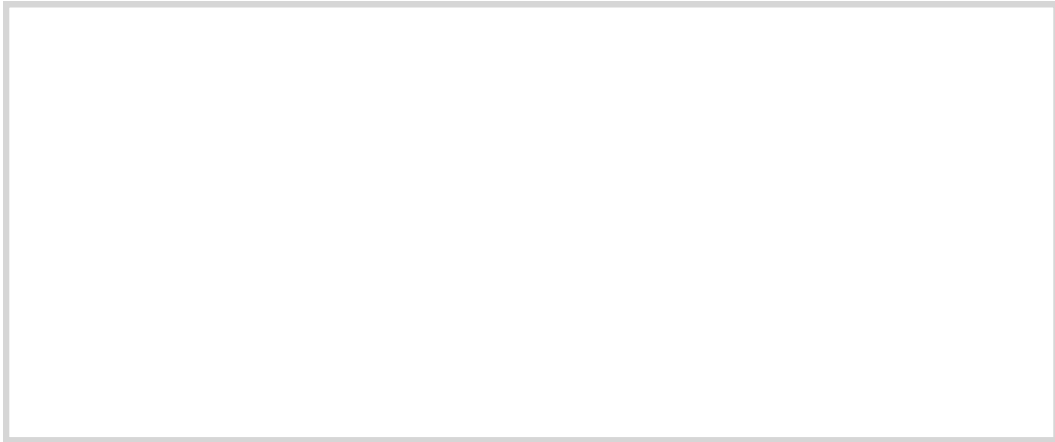
Egypt
Pound



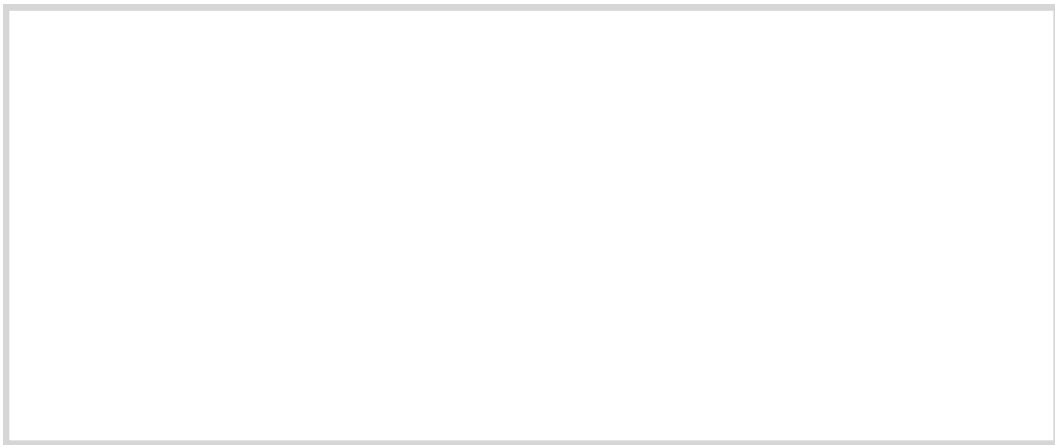
Canada
Dollar

CREATE YOUR OWN MONEY

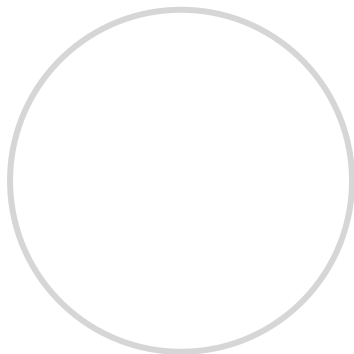
Obverse = Front



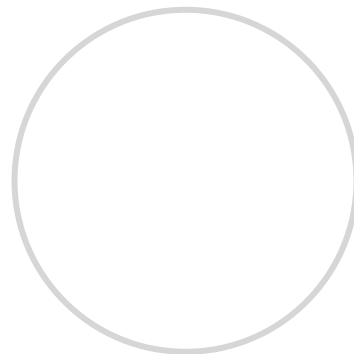
Reverse = Back



Obverse



Reverse



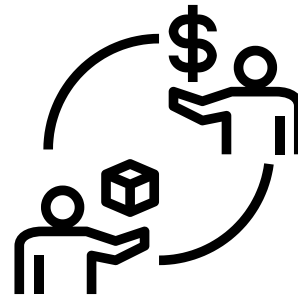
WHAT IS money?

Match Each Function of Money
with the Picture that Describes It

Medium of Exchange



Store of Value



Unit of Account

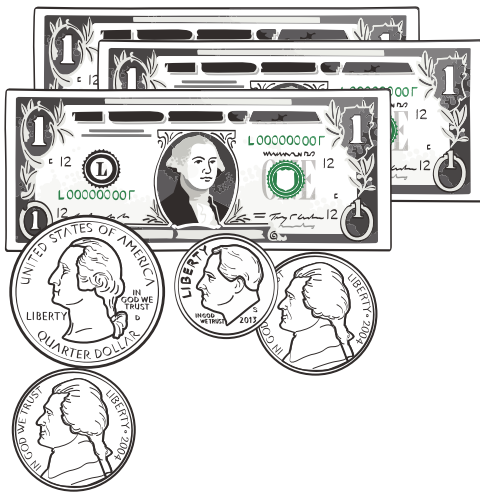


COUNTING MONEY

How much money do you have?











\$0.25



\$0.10



\$0.05



\$0.01

MAKING CHANGE

When you pay for something with cash, you often hand the cashier some bills and get back change. How do you know if you received the right amount? It's easy if you know how to count up! Here's how.

Pretend you buy a piece of candy for \$.47 and you give the cashier \$1.00. How much change do you get back?

To figure it out, we count up from \$.47 to \$1.00 starting with pennies. It takes 3 pennies to bring our total to \$.50. Then, to get from \$.50 to \$1.00 we need another \$.50. We could get there with five dimes ($5 \times \$0.10 = \0.50), or with two quarters ($2 \times \$0.25 = \0.50). Let's use quarters. So your change is the three pennies plus the two quarters or \$.53.



$$\begin{array}{r} \$1.00 \\ - .47 \\ \hline \$.53 \end{array}$$

Remember to count up with pennies until you get to a number that ends in a 0 or a 5, like \$.35 or \$.60. From there use nickels, dimes and quarters to reach the next whole dollar. Try these yourself. If you can, practice with real money so it's more life-like.

You buy a soda at the convenience store. It cost \$2.33 and you give the clerk \$3.00.

$$\$2.33 + \underline{\$.02} = \$2.35 \quad \underline{2} \text{ Pennies}$$

$$\$2.35 + \underline{\quad} = \$2.40 \quad \underline{\quad} \text{ Nickels}$$

$$\$2.40 + \underline{\quad} = \$2.50 \quad \underline{\quad} \text{ Dimes}$$

$$\$2.50 + \underline{\quad} = \$3.00 \quad \underline{\quad} \text{ Quarters}$$

$$\text{Total} = \underline{\quad} \text{ (This is your change)}$$

You buy nachos for lunch. It cost \$3.63 and you give the cashier \$5.00.

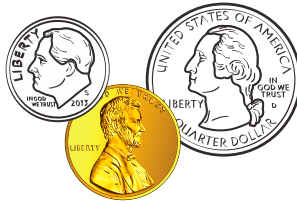
$$\$3.63 + \underline{\quad} = \$3.65 \quad \underline{\quad} \text{ Pennies}$$

$$\$3.65 + \underline{\quad} = \$3.75 \quad \underline{\quad} \text{ Dimes}$$

$$\$3.75 + \underline{\quad} = \$4.00 \quad \underline{\quad} \text{ Quarters}$$

$$\$4.00 + \underline{\quad} = \$5.00 \quad \underline{\quad} \text{ Dollars}$$

$$\text{Total} = \underline{\quad}$$



You and your best friend catch the latest Pixar movie. Your ticket is \$6.58 and you pay with a \$10 bill.

$$\$6.58 + \underline{\quad} = \$6.60 \quad \underline{\quad} \text{ Pennies}$$

$$\$6.60 + \underline{\quad} = \$6.65 \quad \underline{\quad} \text{ Nickels}$$

$$\$6.65 + \underline{\quad} = \$6.75 \quad \underline{\quad} \text{ Dimes}$$

$$\$6.75 + \underline{\quad} = \$7.00 \quad \underline{\quad} \text{ Quarters}$$

$$\$7.00 + \underline{\quad} = \$10.00 \quad \underline{\quad} \text{ Dollars}$$

$$\text{Total} = \underline{\quad}$$

You buy your Dad a BBQ apron for Father's Day for \$13.12. You give the cashier \$15.

$$\$13.12 + \underline{\quad} = \$13.15 \quad \underline{\quad} \text{ Pennies}$$

$$\$13.15 + \underline{\quad} = \$13.25 \quad \underline{\quad} \text{ Dimes}$$

$$\$13.25 + \underline{\quad} = \$14.00 \quad \underline{\quad} \text{ Quarters}$$

$$\$14.00 + \underline{\quad} = \$15.00 \quad \underline{\quad} \text{ Dollars}$$

$$\text{Total} = \underline{\quad}$$

These are a bit harder. It's okay if you can't get them right away. Keep trying!

(Hint: You may not need every type of coin to make the correct change.)

This month's issue of your favorite comic book is out. The price is \$6.16 and you pay with a \$10 bill.

$$\$6.16 + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Pennies}$$

$$\underline{\quad} + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Nickels}$$

$$\underline{\quad} + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Dimes}$$

$$\underline{\quad} + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Quarters}$$

$$\underline{\quad} + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Dollars}$$

$$\text{Total} = \underline{\quad}$$

Your Mom's birthday is today and you buy her some flowers for \$12.87. You give the clerk \$15.

$$\$12.87 + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Pennies}$$

$$\underline{\quad} + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Nickels}$$

$$\underline{\quad} + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Dimes}$$

$$\underline{\quad} + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Quarters}$$

$$\underline{\quad} + \underline{\quad} = \$\underline{\quad} \quad \underline{\quad} \text{ Dollars}$$

$$\text{Total} = \underline{\quad}$$

CHAPTER 2



money mindset

Pair the negative beliefs on the left with a positive affirmation on the right.

- | | |
|---|--|
| ___ Saving money is too hard | A. My money works hard for me |
| ___ I will never have enough money | B. I use my money to help others |
| ___ People with lots of money are greedy | C. I am in control of my finances |
| ___ I don't deserve to have money | D. I save a portion of every dollar I receive |
| ___ I am not good with money | E. There is more than enough money for everyone |
| ___ I will never reach my money goals | F. My prosperity is limitless |
| ___ I have to work hard for money | G. My money habits get me closer to my goals every day |
| ___ There isn't enough money for everyone | H. I am worthy of receiving money |

Write down three affirmations from above (or make up your own) that you will repeat every day to improve your money mindset. If you really want to change your beliefs fast, don't just say them out loud, write them out, too!

MONEY MINDSET

I M L G T N M K I R F J W G V L D Q
L S V X H A P E V C Z U N Z C L J C
P B C Y A T T I T U D E F N J G U R
Q B O C N H L K H Y R A F J K M D U
O B N H K O A O M A L Z Q L Z M N V
G T F O F U V J D V A I Q G V O H P
X I I K U G E V B Y D O O O I N H W
R L D B L H X U M F X O S T T E J A
H V E V I T I S O P D H A N B Y M S
G T N O G S Q V B H N Z C I Z M Z E
H H C C S R Y R A E I Z M W B I C K
D Q E H N E A B D L L S K K Y N B R
K P V L N O I T A M R I F F A D N G
N G L W F T G U I G D Q E D R S O M
N Q N T S T S K K T T L N F H E R Q
N M Y J B I Z T U M U U A W S T P T
L W T V V P Q F R T B D U E Z B T T
E K F B B F P Y V A E A E F D B X M

BELIEFS
ATTITUDE
ABUNDANCE
GOOD HABITS

POSITIVE
THANKFUL
CONFIDENCE
MONEY MINDSET

THOUGHTS
GRATITUDE
AFFIRMATION
VISUALIZATION



CHAPTER 3

NEEDS AND WANTS

Circle the need in each pair



-OR-



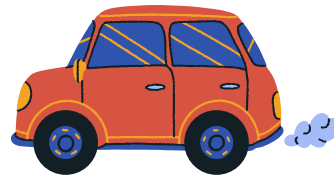
-OR-



-OR-



-OR-



-OR-



GOOD, BETTER, BEST

Read each scenario and rate the three options as good, better and best.

1. You're at the park, and your friend wants to stop for ice cream. You've been saving your allowance to buy a video game.

_____ Say no to the ice cream and explain you're saving for something bigger.

_____ Suggest bringing your own snack next time so you can save all your money and still have fun.

_____ Buy a small ice cream and save the rest of your money.

2. Everyone in class is wearing the latest sneakers, but they're expensive, and your parents say you'll need to save up if you want them.

_____ Decide whether you really want the sneakers or if you'd rather save for something more meaningful to you.

_____ Use your savings to buy the sneakers right away.

_____ Wait until they go on sale to buy them.

3. Your friends invite you to see a movie, but it costs \$15, and you've been saving for a concert ticket.

_____ Go to the movie and promise to save extra next week.

_____ Explain your savings goal to your friends and suggest a free activity instead, like hanging out at the park.

_____ Suggest a cheaper activity with friends and save the money.

MY BUDGET

income

DATE _____

Source	Budget	Actual	Difference
Total			

expenses

Category	Budget	Actual	Difference
Total			

income - expenses _____

EXPENSE TRACKER

EXPENSES

DATE

Date	Item bought	Category	Amount

Categorize your expenses into savings, needs, wants or any other way that makes sense to you. Add up each category and copy the totals to your budget tracker.

SMART GOALS

Complete this sheet for each of your savings goals

S

Specific

[Yellow brushstroke area for writing]

M

Measurable

[Yellow brushstroke area for writing]

A

Attainable

[Yellow brushstroke area for writing]

R

Relevant

[Yellow brushstroke area for writing]

T

Timely

[Yellow brushstroke area for writing]

30-DAY CHALLENGE

Use this chart when you want to create a new habit. Mark off a number each day you stick with your plan. If you miss a day, start over again at 1.

For 30 Days I will _____

1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25
26	27	28	29	30

CHAPTER 4



BUSINESS IDEAS

Things I'm good at

Things I like to do

What businesses match my skills and interests?

Lemonade Stand Supplies

FOR THE LEMONADE

- Lemons
- Sugar
- Water
- Ice
- Pitcher
- Cups
- Ice Scoop
- Cooler

FOR THE STAND

- Table
- 2-3 Chairs
- Sign
- Money box
- Fliers
- Napkins (optional)
- Tablecloth (optional)

SUPPLY COSTS

Item	Cost
Total	

Lemonade Recipe

INGREDIENTS

6 cups water (1420 ml)

1 cup sugar (200 g)

1 cup lemon juice, fresh squeezed or bottled (236 ml)



INSTRUCTIONS

Combine 1 cup (236 ml) water and 1 cup sugar in a small saucepan. With the help of an adult, place over medium-low heat and stir until sugar is dissolved. Remove from heat and set aside. Allow to cool for 10 minutes.

Pour 1 cup of lemon juice into a pitcher. Add the sugar/water mixture (simple syrup).

Add remaining 5 cups (1184 ml) of water and stir well. Pour over ice and serve, or transfer to refrigerator and allow to chill several hours before serving.

Makes 10, 6 oz. servings (177 ml)



HOW MUCH WILL YOU MAKE?

Let's figure out how much lemonade you need to sell to make a profit.

We start by computing how much a pitcher of lemonade costs. We'll assume you're using tap water and bottled lemon juice.

1 cup Sugar:	<u>\$.40</u>
1 cup Lemon juice:	<u>\$.75</u>
Total:	<u>\$ 1.15</u>

The whole pitcher costs \$1.15 and the recipe makes about 62 ounces. If we use a 6 oz. serving, that's about 10 cups per pitcher.

Next, we add up any other costs. You probably have most of the supplies you need. We'll pretend you need to buy a foam board for a sign, cups, ice, napkins, and a disposable tablecloth so your table looks nice.

Foam board:	<u>\$2.00</u>	2 Pitchers of lemonade:	<u>\$2.30</u>
9 oz. Cups:	<u>\$5.05</u>	Other supplies:	<u>\$12.10</u>
Small bag of Ice:	<u>\$1.90</u>	Total expenses:	<u>\$14.40</u>
Napkins:	<u>\$2.10</u>		
Tablecloth:	<u>\$1.05</u>		
Total:	<u>\$12.10</u>		

Last, let's decide how much to sell your lemonade for. If you price it at \$1.00 a glass and your total costs are \$14.40, you need to sell 15 glasses to cover your costs. Anything you sell over that is profit!

PROFIT!

COMPUTE YOUR PROFIT

Fill in your actual costs to determine how much each pitcher costs.

1 cup Sugar: _____

1 cup Lemon juice: _____

Total per pitcher: _____ (P)

One recipe makes about 62 ounces. Calculate how much each glass will cost at different sizes. Here's how:

1. Divide 62 oz by the size of the glass to determine how many glasses you will get out of a pitcher. (G)
2. Divide the cost of the pitcher by the number of glasses per pitcher to determine the cost of each glass. (P / G)

5 oz. glass
 $62 / 5 = \underline{\hspace{1cm}}$ (G)
 $P / G = \$\underline{\hspace{1cm}}$

6 oz. glass
 $62 / 6 = \underline{\hspace{1cm}}$ (G)
 $P / G = \$\underline{\hspace{1cm}}$

8 oz. glass
 $62 / 8 = \underline{\hspace{1cm}}$ (G)
 $P / G = \$\underline{\hspace{1cm}}$

Next, calculate how many glasses you have to sell to cover your costs*:

1. Add up the cost of all your supplies. (S)
2. Divide your total expenses by the price per glass to determine how many glasses you need to sell to break even. (S / C)

\$.75 glass
 $S / C = \$\underline{\hspace{1cm}}$

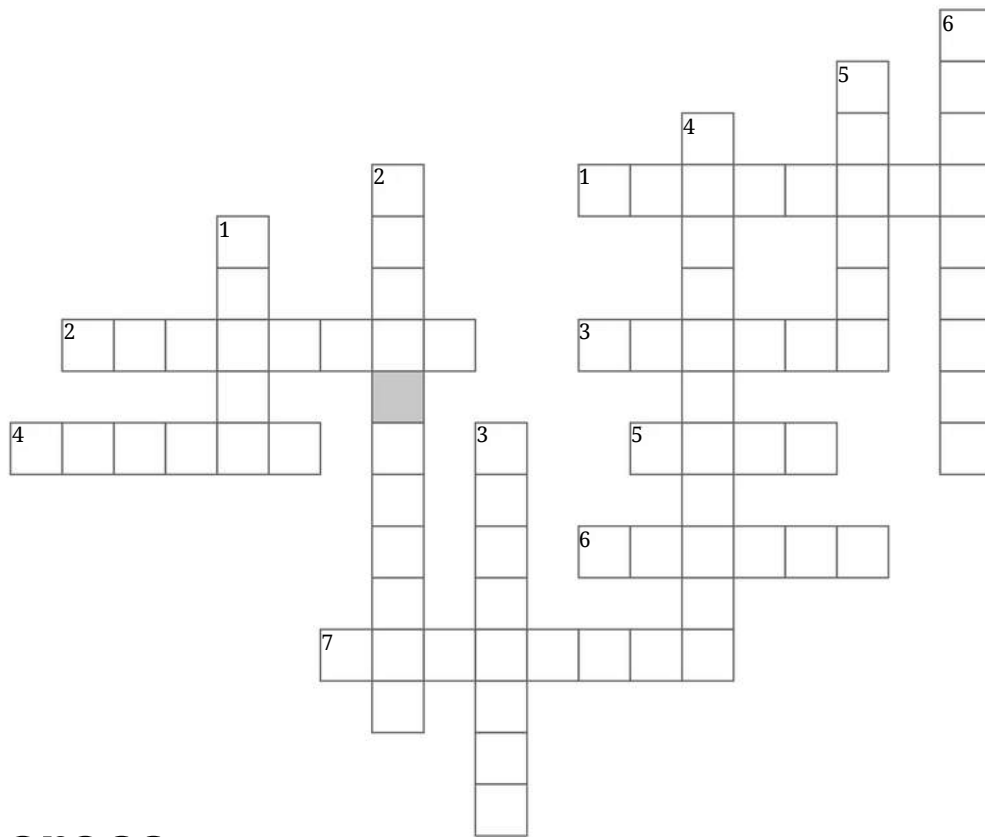
\$1.00 glass
 $S / C = \$\underline{\hspace{1cm}}$

\$1.50 glass
 $S / C = \$\underline{\hspace{1cm}}$

You can use these formulas to compute the cost per item and break even point for any product.

*This is a simplified method of computing profit that purposely leaves out terms like cost of goods sold and variable vs. fixed costs.

EARNING MONEY



Across

1. Working together with others to achieve a goal.
2. A person who buys your product is called a _____.
3. Washing and drying are parts of doing the _____.
4. Creating value through work requires _____.
5. A popular website where people sell hand-made items.
6. Handing out _____ is one way to advertise your services.
7. Organizing what you'll do to achieve a goal.

Down

1. Someone who helps another person learn or improve in a subject.
2. A small job or project you do to earn extra money.
3. A company or activity where goods or services are sold to earn money.
4. Taking care of younger kids while their parents are away.
5. Tasks like cleaning your room or sorting laundry.
6. Telling friends, posting on social media, and running ads are all ways of _____ your business.

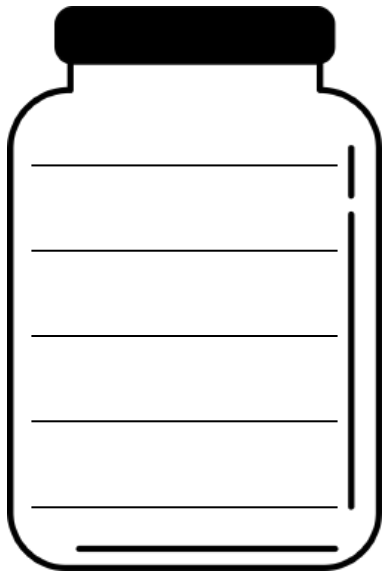
CHAPTER 5



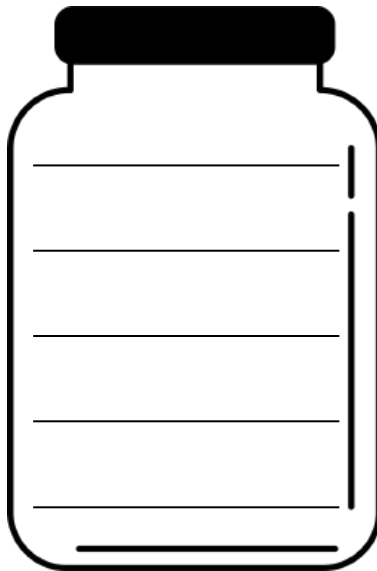
SAVINGS GOALS

Put each savings goal in the appropriate jar. Then, below the jar, write down your own savings goals.

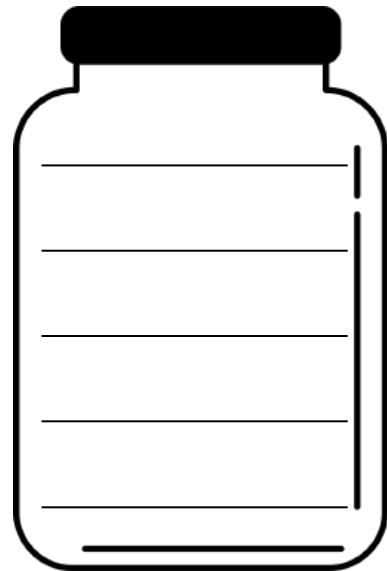
- A day at an amusement park
- A new hoodie
- College
- A birthday gift for your Mom
- A new iPad
- A new bicycle
- Souvenirs on a school trip
- A car
- A gap year trip
- Art supplies
- An emergency fund
- Retirement
- A movie night with friends
- Summer camp
- A House



Short-term Savings



Long-term Savings



Future Expenses

MY GOAL TRACKER

Write your savings milestones on the lines
and color in the tracker as your savings grow

\$

\$

\$

\$

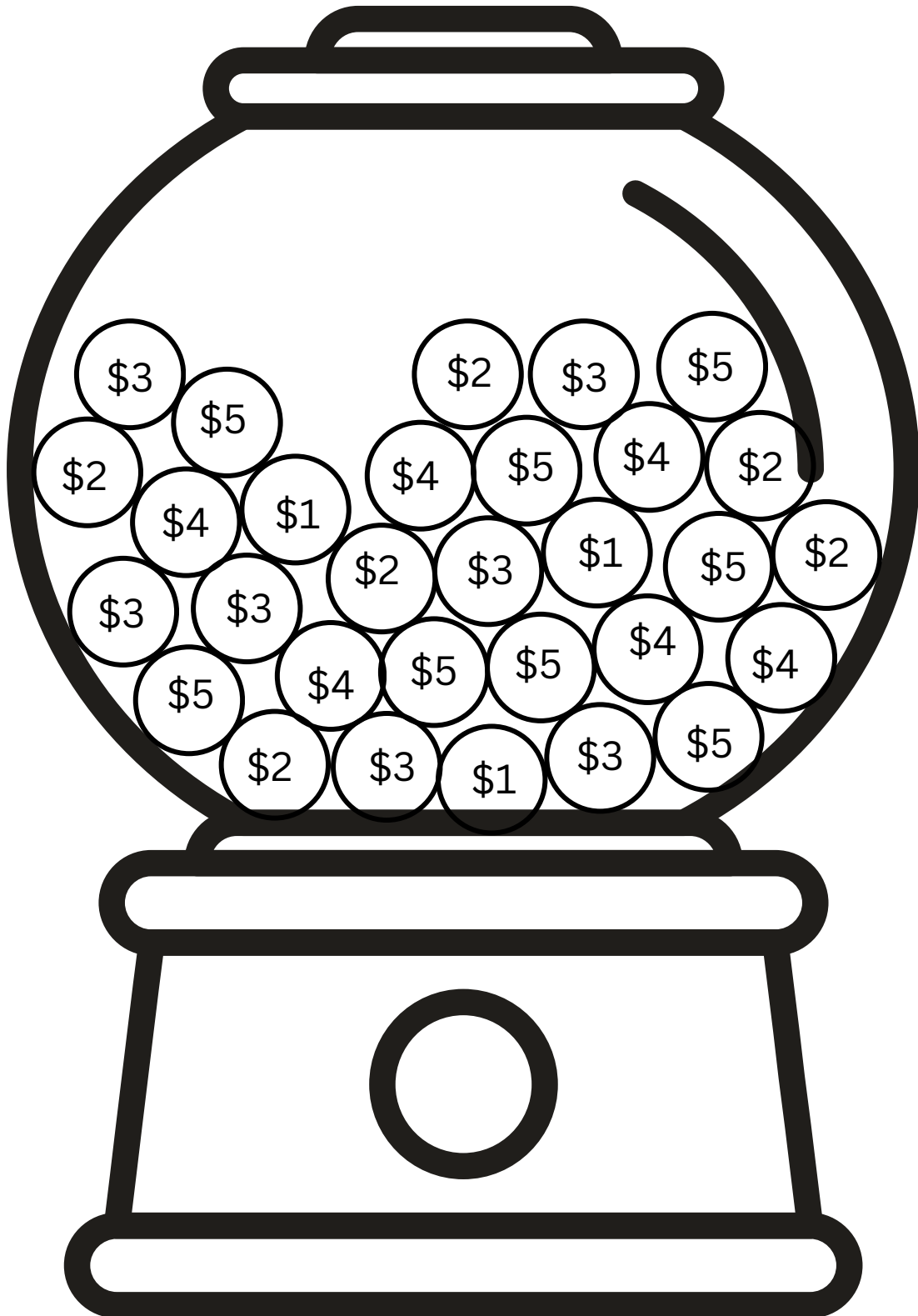
\$25 SAVINGS CHALLENGE

Choose one star each day and put that amount of money in your savings jar or piggy bank. You can go in order or skip around. Color in each star as you complete them.

.80	.75	.90	1.00	.80
.75	.65	1.00	.85	.75
1.00	.90	.75	.85	.70
.75	.80	.70	.90	1.00
.85	.65	1.00	.75	.85
.85	1.00	.90	.75	.80

\$100 SAVINGS CHALLENGE

Choose one gumball each day and put that amount of money in your savings jar or piggy bank. Color in each gumball as you complete them.



SAVINGS MATCHING PACT

This is a binding contract between _____ (child) and _____ (parent(s)). Parents agree to match the amount of money child contributes to savings up to \$_____ per _____. Funds will be given to child on the _____ day of each _____ and will be deposited _____. Child agrees to keep money for at least _____ at which time money may be spent on:

- _____
- _____
- _____
- _____

_____	_____	_____
Child	Parent	Parent
_____	_____	_____
Signature	Signature	Signature
_____	_____	_____
Date	Date	Date

CHAPTER 6



TOTAL COST OF OWNERSHIP

Pet **Dog**

Weight **25** pounds

Life Expectancy **12** years

Expense	Frequency	Cost	Multiplier	Cost per Year
Cost of Pet	One time	\$125		_____
Food	monthly	\$80	12	\$960
Supplies	Yearly	\$100	1	\$100
Grooming	monthly	\$50	12	\$1,600
	Total One Time Costs	\$125	Total Yearly Costs	\$,660
	TLC = (TYC x LE) + OTC		Total Lifetime Costs	\$20,045

These are sample costs associated with owning a dog. The next page has the complete worksheet where you can add up the costs of any pet you choose. An internet search will give you estimates for vet visits, pet sitters, how much your pet will eat, and anything else your pet may need. Here's a list of costs to consider:

- Food / Treats
- Vet visits / Meds
- Pet rent
- Crate / Bed
- Training
- Grooming
- Toys / Clothes
- Sitter / Dog walker
- Food / Water dishes
- Collar / leash
- Kennel / Day care
- Dog door / fence
- Spay / Neuter
- Insurance
- Other supplies

TOTAL COST OF OWNERSHIP

Pet _____

Weight _____ pounds

Life Expectancy _____ years

Expense	Frequency	Cost	Multiplier	Cost per Year
Cost of Pet	One time			_____
	Total One Time Costs		Total Yearly Costs	
	TLC = (TYC * LE) + OTC		Total Lifetime Costs	



PRICE -VS- VALUE



Choose two items that come in different brands, models or styles and do a price versus value comparison. Remember to read reviews to learn about the quality and durability of the materials, and overall product satisfaction. Check the box for the item that is the best in each category.

Product

Price

Star Rating

Features

Materials

Durability

Warranty

Customer Satisfaction

My Choice

Notes



SNEAKER SLEUTH



Part of being a responsible consumer is knowing how products are made. Let's put on our detective hats and find out what goes into making a typical pair of sneakers. Do an internet search on "what are tennis shoes made of." Write what you find out below.

Next, search the internet for how and where each of these components is made, and write your findings below.

What are your thoughts about how sneakers are made? Did your research change your mind about anything? Why or why not?

SHOPPING SMARTS

K A O E U E C I R P S S L E J J
R E V I E W S B S E Y E I U K P
W Y M M Y T U H Q V P R L L Y E
E G H P P N S N O S X A T A N M
P H P U D L R I Y P K P E V S T
E K X L Y V C N L P L M T F J K
W Q I S C K X T D A V O M S V J
T N Q E H K F T N U E C C T B M
G C R B J W C R E R F K Z A Q Q
A U S U E Y K M I Q M K A Z L E
G V T Y A Z X A R B E Q A M P I
V X Q C T H R I F T S T O R E Y
F O R U O Z O B O C O A G N R G
T B C K E D X Y C X W Q S D F H
N E G O T I A T E O K I M Z F G
D Z W V B A C Y I C A E S S Q M

SALES
COMPARE
NEGOTIATE
MAKE A LIST

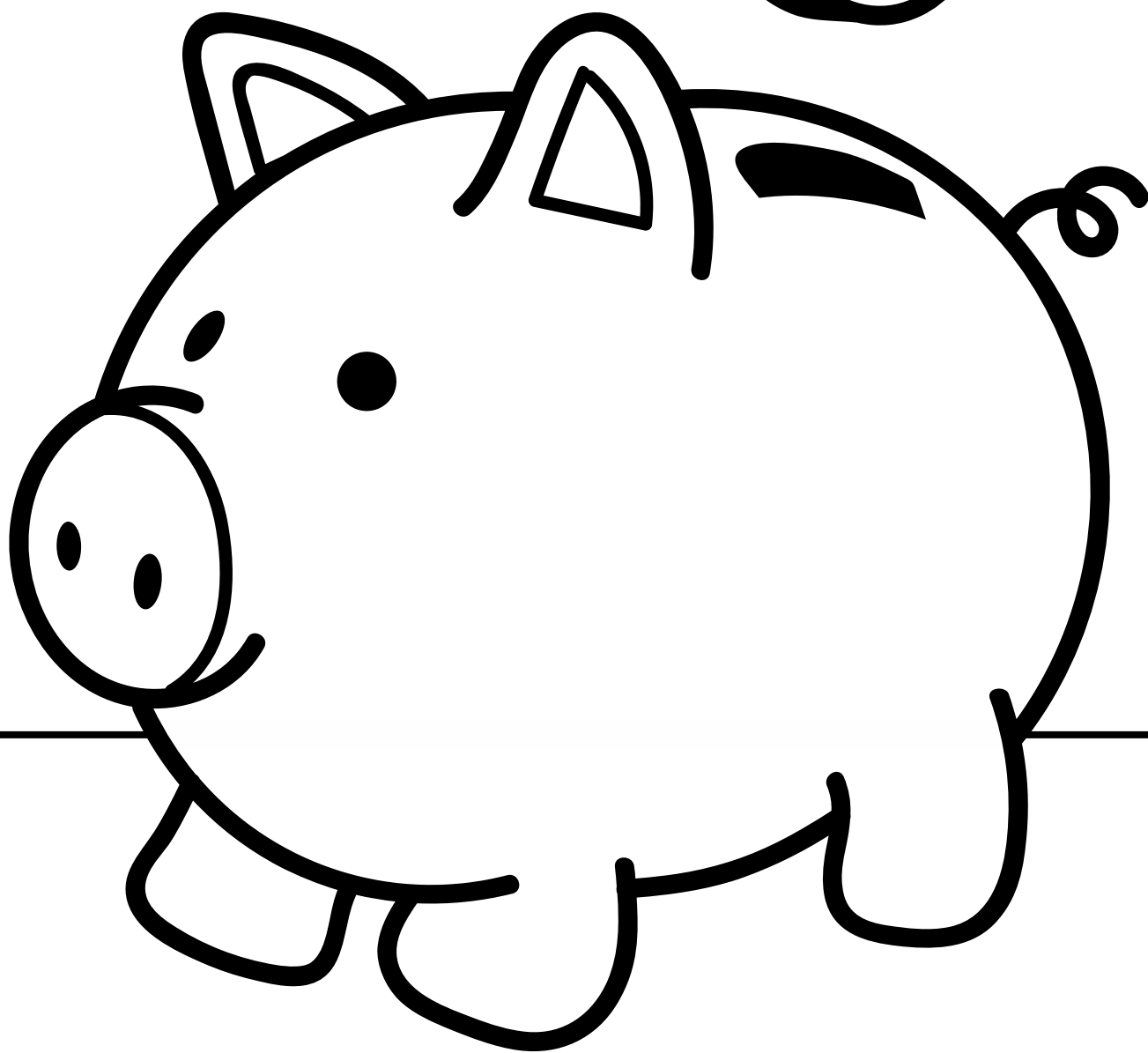
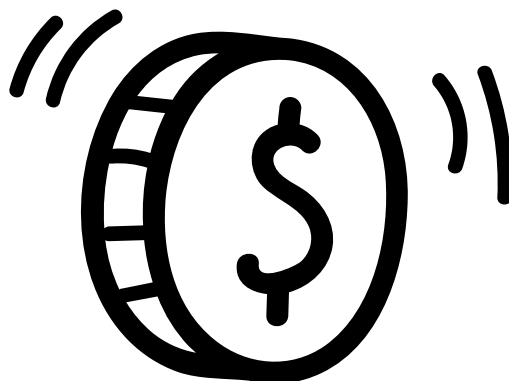
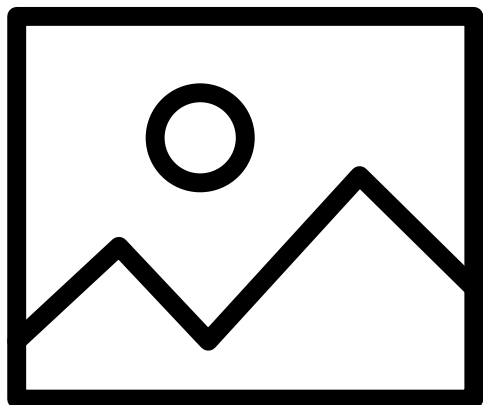
VALUE
REVIEWS
SHOP LOCAL
THRIFT STORE

PRICE
BUNDLING
IMPULSE BUY
ECO-FRIENDLY

CHAPTER 7



DECORATE YOUR PIGGY BANK





SPOT THE SCAM



Read each group of scenarios and choose which one is the scam.

Email

Subject: Important: Update Your Account Information

Message: Your bank emails you with a request to verify your recent account changes. The email address ends in @YourBank.com, and when you hover over the link, it points to your bank's website.

Subject: Action Required: Suspicious Login Attempt Detected

Message: You get an email from your bank stating your account will be locked unless you click a link immediately. The sender's address is support@YourBank.co, and it takes you to a website asking for your username, password, and Social Security Number.

Text

You get a text saying, "Your package delivery is on hold. Click here to resolve the issue: [link]." The link leads to a site asking for your credit card details to release the package.

You receive a text from your library saying, "Reminder: Your book 'The Secret Garden' is due in 3 days. Return to avoid a late fee. Reply 'Renew' if you need more time." The message includes the library's name and number.

You get a text saying, "Congratulations! You've won a \$100 gift card to Target. Click here to claim your prize: [link]." The link takes you to a website that asks for your address and credit card details for shipping.



Phone

You get a computer generated call from your doctor's office reminding you of an upcoming appointment. It instructs you to push 1 to confirm your appointment, 2 to reschedule it, or 3 to cancel.

You receive a call from a video game company. The representative says you've won free in-game rewards but they need your game account password and your parent's credit card number to claim the prize.

Email

Subject: Urgent: Help Needed to Secure \$10 Million Inheritance

Message: You get an email from a Nigerian prince who needs your help transferring millions of dollars out of his country. He promises to reward you with a percentage of the money if you send a small fee upfront to help with legal fees.

Subject: Thank You for Supporting Our Cultural Exchange Program!

Message: You receive an email from an organization you volunteered with in the past. It provides updates on their latest projects and includes a link to their website for donations.

MISSING VOWELS

M_n_ _

D_ll_r

D_p_s_t

_nt_r_st

Ch_r_s

Pr_f_t

Sp_nd

C__p_n

P_gg_

_nv_st

D_v_d_nd

Sh_r_s

D_n_t_

Sh_r_

B_dg_t

Cr_d_t

S_v_ngs

T_x_s

Thr_ft

Tr__s_r_

B_dg_t

Ch_ck

_cc__nt

B_l_nc_

H_stl_

_nc_m_

Pr_c_

R_c__pt

C__ns

St_ck

Tr_d_

B_nds

Ch_r_t_

T_l_nt

N__ds

W_ll_t

H_b_ts

L__ns

V_l__

B_rg__n

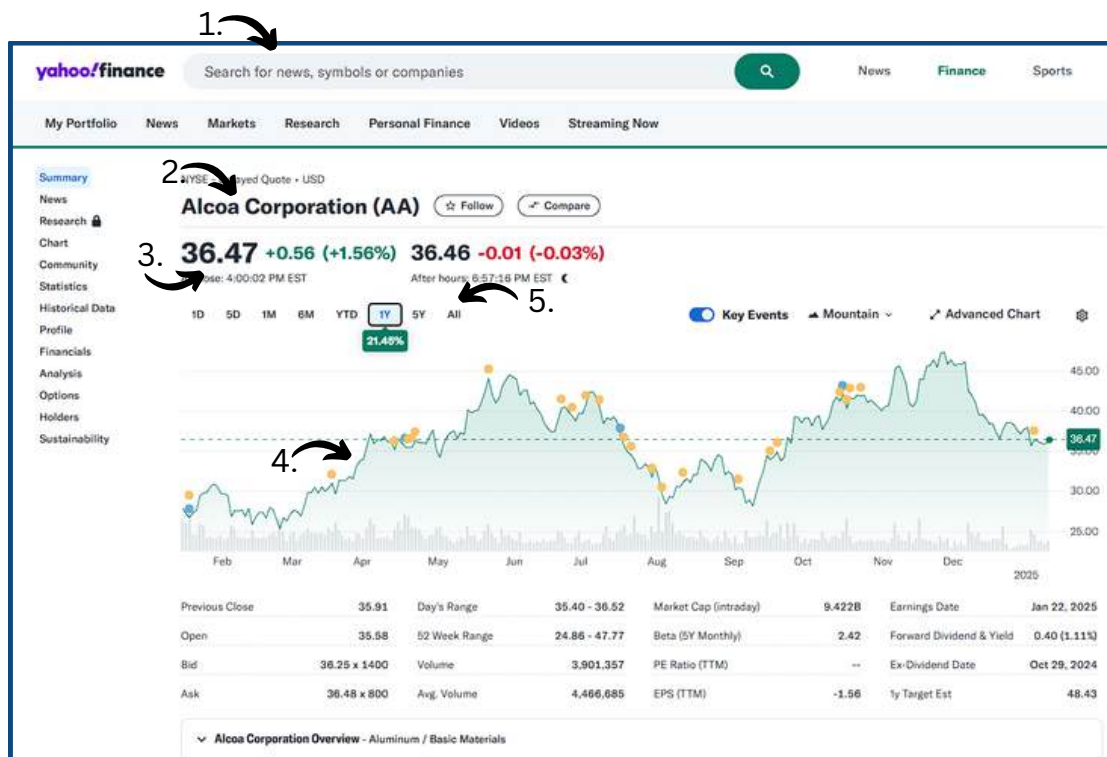
CHAPTER 8



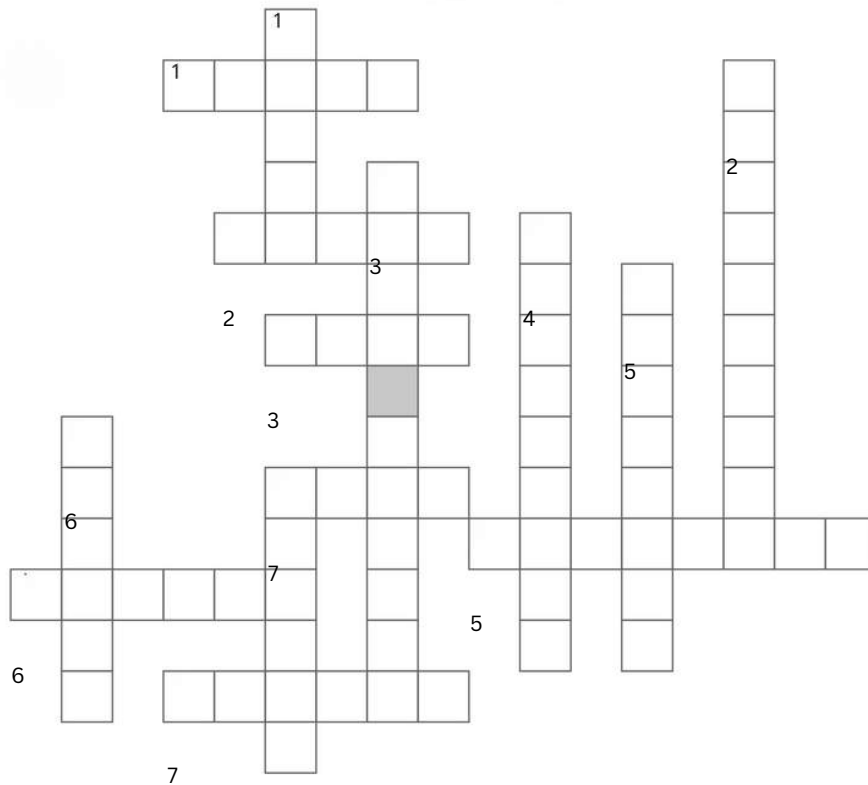
STOCK INVESTING

This is a stock chart for Alcoa Corporation, a company that mines and refines aluminum. Let's take a look at some basic information.

1. You can search for any company, currency or fund by name or symbol here.
2. This is the company name and ticker symbol (AA).
3. This is the price the stock was trading at the end of the last trading day.
4. This chart shows the closing price and important announcements for each day of the selected timeframe.
5. This is where you choose the timeframe for the chart.



INVESTING



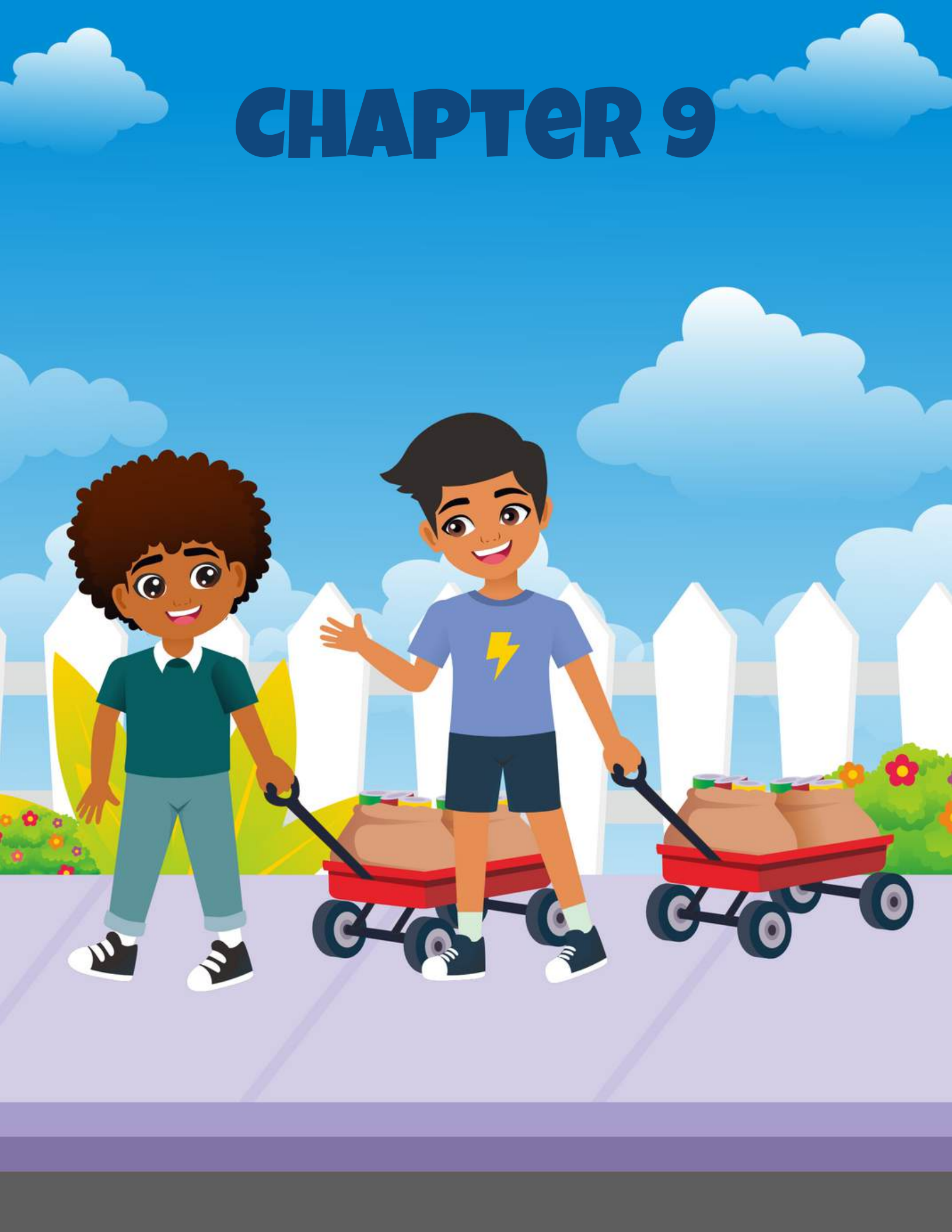
Across

1. A Share of ownership in a company.
2. Something valuable that a person or company owns.
3. A precious metal often considered a safe investment.
4. The potential for losing money on an investment.
5. A portion of a company's earnings paid to shareholders.
6. The money earned after expenses are subtracted.
7. A place where goods, services, or investments are traded.

Down

1. Loans to a company or government that pay back with interest.
2. To increase in value
3. Property consisting of land or buildings.
4. Putting money into something with the hope of making a profit.
5. To spread investments across different assets
6. Units of ownership in a company.
7. Par of ROI

CHAPTER 9



WEEKLY PLANNER

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
Morning							
Afternoon							
Evening							

CHAPTER 10





HIGHER OR LOWER



Cross out the actions that will lower your credit score

Use < 30% of available credit

Default on loans

Miss payments

Apply for too much credit

Regularly check your credit report

Have a mix of credit types

Pay bills on time

Max out credit cards

Close old accounts

Maintain long credit history

WORD SCRAMBLE

SVEA _____

PSNED _____

YIGPG _____

SOCIN _____

GAOSL _____

OTCSK _____

SEEND _____

CIHTYAR _____

ETDRA _____

VUELA _____

STSOC _____

AXSTE _____

TPIOFR _____

AGNCSI _____

AESSST _____

TESDNIM _____

EVIG _____

DSBON _____

ACSH _____

ETIBD _____

RAEN _____

DEBGTU _____

NKSAB _____

ILBSL _____

OHSP _____

SSOL _____

SREOCH _____

BJOS _____

PEIRC _____

AONLS _____

REDITC _____

IVSNET _____

ATELWL _____

OECNIM _____

IRTTFH _____

HCCKE _____

KRSI _____

WRRDAE _____

WNATS _____

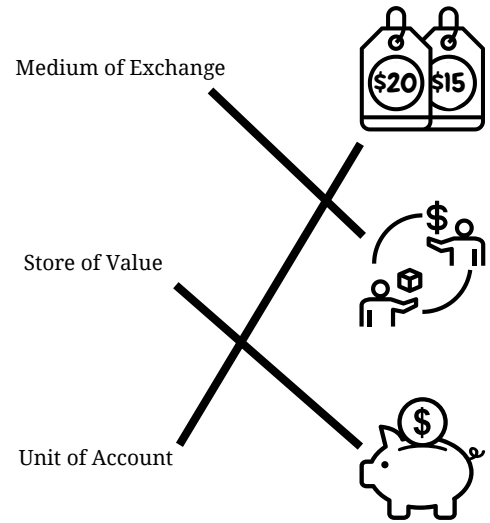
EMNYO _____

ANSWERS



Bank Note images

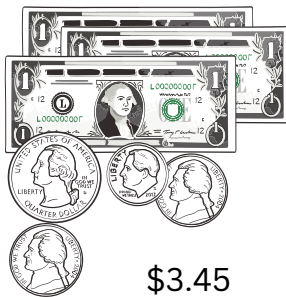
- US 100 Dollar - Benjamin Franklin
- Indian 100 Rupee - Muhatma Gandhi
- Bahamian 20 Dollar - Sir Milo B. Butler
- Japanese 50000 Yen - Tsuda Umeko
- Egyptian 100 Dollar - Sphinx
- Canadian 20 Dollar - Queen Elizabeth of England



\$.67



\$.48



\$3.45



\$5.86

Making Change - There is more than one right answer for each of these problems. The solutions given are the ones using the fewest number of coins and bills.

Soda - \$.67 - 2 quarters, 1 dime, 1 nickel, 2 pennies

Nachos - \$1.37 - 1 one dollar bill, 1 quarter, 1 dime, pennies

Movie - \$3.42 - 3 one dollar bills, 1 quarter, 1 dime, 1 nickel, 2 pennies

Apron - \$6.88 - 1 five dollar bill, 1 one dollar bill, 3 quarters, 1 dime, 3 pennies

Comic book - \$3.84 - 3 one dollar bills, 3 quarters, 1 nickel, 4 pennies

Flowers - \$2.13 - 2 one dollar bills, 1 dime, 3 pennies

Affirmations

D - Saving money is too hard

C - I am not good with money

E - I will never have enough money

G - I will never reach my money goals

B - People with lots of money are greedy

A - I have to work hard for money

H - I don't deserve to have money

E - There isn't enough money for everyone

Needs



Savings Goals

Short-term - A new hoodie, A birthday gift for your Mom, Souvenirs on a school trip, Art supplies, A movie night with friends

Long-term - A day at an amusement park, A new iPad, A new bicycle, An emergency fund, Summer camp

Future expenses - College, A car, A gap year trip, Retirement, A House

Good, Better, Best

1. better, best, good
2. best, good, better
3. good, best, better

Spot the Scam

Email 1: Suspicious Login Attempt Detected

Text: Your package delivery is on hold. AND You've won a \$100 gift card to Target.

Phone Call: Video game company

Email 2: Urgent: Help Needed to Secure \$10 Million Inheritance

Raise Your Score

These actions will lower your score: Miss payments, Max out credit cards, Apply for too much credit, Close old accounts, Default on loans

Missing Vowels

Money	Budget
Dollar	Check
Deposit	Account
Interest	Balance
Chores	Hustle
Profit	Income
Spend	Price
Coupon	Receipt
Piggy	Coins
Invest	Stock
Dividend	Trade
Shares	Bonds
Donate	Charity
Share	Talent
Budget	Needs
Credit	Wallet
Savings	Habits
Taxes	Loans
Thrift	Value
Treasure	Bargain

Word Scramble

SVEA	= SAVE	RAEN	= EARN
PSNED	= SPEND	DEBGTU	= BUDGET
YIGPG	= PIGGY	NKSAB	= BANKS
SOCIN	= COINS	ILBSL	= BILLS
GAOSL	= GOALS	OHSP	= SHOP
OTCSK	= STOCK	SSOL	= LOSS
SEEND	= NEEDS	SREOCH	= CHORES
CIHTYAR	= CHARITY	BJOS	= JOBS
ETDRA	= TRADE	PEIRC	= PRICE
VUELA	= VALUE	AONLS	= LOANS
STSOC	= COSTS	REDITC	= CREDIT
AXSTE	= TAXES	IVSNET	= INVEST
TPIOFR	= PROFIT	ATELWL	= WALLET
AGNVS	= SAVING	OEENIM	= INCOME
AESST	= ASSETS	IRTFH	= THRIFT
TESDNIM	= MINDSET	HCKE	= CHECK
EVIG	= GIVE	KRSI	= RISK
DSBON	= BONDS	WRRDAE	= REWARD
ACSH	= CASH	WNATS	= WANTS
ETIBD	= DEBIT	EMNYO	= MONEY