Family-At-Home Financial Fun Pack

GRADES 3-5

COUNCIL FOR
Economic
Education

You're never too young to learn about money

Preface

Are you looking for fun ways to teach your children about personal finance? Looking for some activities your children can do on their own and others you can do as a family?

This Family-At-Home Financial Fun Pack is a curated set of materials from the Council for Economic Education (CEE) and a few of its friends that we think are well suited for families to enjoy on their own. You will find family activities, games, worksheets, and suggested books for your child or anyone sheltering together to enjoy and learn from. You can easily select activities to help your children acquire the tools to live a life of opportunity – and have some fun along the way.

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Solve the Crossword Puzzle
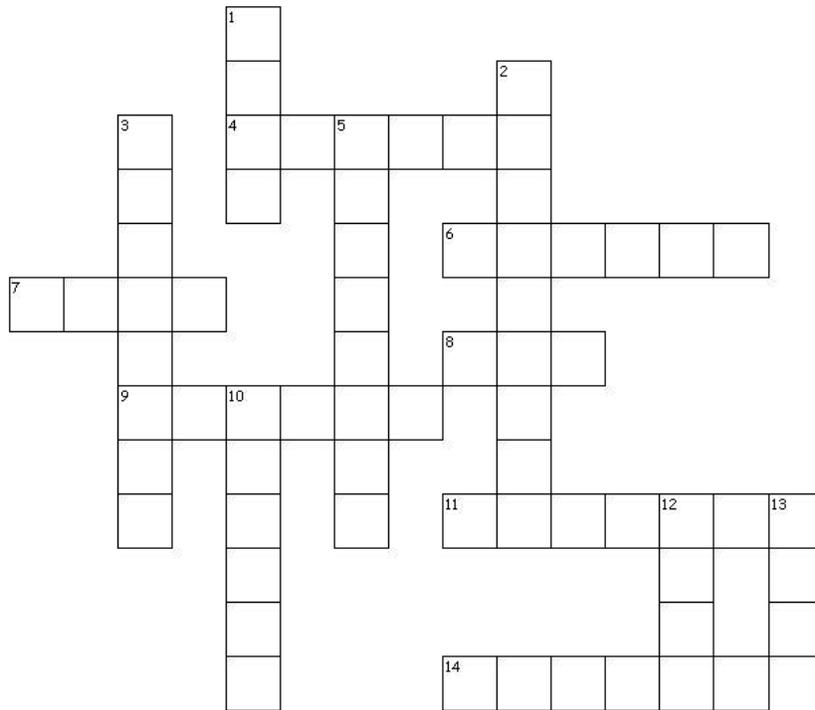
Across

4. A coin that is worth 5 cents

6. This amount of money is equal to 4 quarters.

7. A place where you can save money.

8. You can't leave the restaurant until you _____ the bill.

9. Money you earn for doing work.

11. The money you put into the bank is called a _____.

14. A plan for spending money.

Down

1. Is a new X-Box a _____ or a need?

2. Some kids receive an _____ for doing chores around the house.

3. Stop _____ so much money and try saving a little!

5. A person who buys a good or service.

10. Please make a _____ and decide what you want for dinner.

12. You should _____ some money for the future.

13. Don't forget that you have to pay sales _____ when you buy that new game so instead of $9.99 it will cost almost $11.00.

NAME:

My Spending Diary

Cut out and staple to construct your very own Spending Diary. Try your best to keep it up for an entire week! After completing the diary, see how much you spent and where you can cut your spending so you can save.

My Spending Diary	Date: Good/Service: Price: # Bought: Total Spent: Who Decided? Who Paid?	Date: Good/Service: Price: # Bought: Total Spent: Who Decided? Who Paid?
Date: Good/Service: Price: # Bought: Total Spent: Who Decided? Who Paid?	Date: Good/Service: Price: # Bought: Total Spent: Who Decided? Who Paid?	Date: Good/Service: Price: # Bought: Total Spent: Who Decided? Who Paid?
Date: Good/Service: Price: # Bought: Total Spent: Who Decided? Who Paid?	Date: Good/Service: Price: # Bought: Total Spent: Who Decided? Who Paid?	Total Spent (add up all 7 days): How much will you plan to save next week?

NAME:

Bigger, Better, Cheaper

Read the paragraph below and answer the questions.

Alex's mom sent him to the grocery store to buy a can of frozen orange juice concentrate. At the store Alex was surprised to discover that there were six different cans of concentrate. His mother had not specified a brand, so Alex had to choose. All the cans contained 12 ounces of concentrate, but each can had a different price. Alex decided that the first thing he should do is determine which orange juice had the lowest price per ounce.

Help Alex by completing the table below. (Because pennies must be whole numbers, round to the nearest penny.) Here is a sample:

-- TYPE OF ORANGE JUICE: Gold Coast Orange Juice
-- PRICE OF ORANGE JUICE: $1.30 = 130 cents
-- PRICE PER OUNCE: (130 cents / 12 ounces) = 10.8 or 11 cents per ounce

1. Complete the following table, using your calculator to calculate price per ounce. Round your answers to the nearest penny.

Type of Orange Juice	Price of Orange Juice	Price per Ounce
Gold Coast Orange Juice	$1.30 = 130 cents	
Gold Coast Orange Juice with Calcium	$1.40 = 140 cents	
Orangie Orange (no pulp)	$1.50 = 150 cents	
Orangie Orange	$1.20 = 120 cents	
Tropical Treat	$1.70 = 170 cents	
Tropical Treat with Calcium	$1.80 = 180 cents	

2. Based on price per ounce, what is the "best buy"? _____

3. What do you think affects the price of these juices?
_____

4. Alex agrees with you about the best buy, based on price per ounce—until he remembers that some of the juices have calcium and some don't. He knows that calcium is really important. His younger sister doesn't like milk, so she may need to have the extra calcium in her orange juice. Now what should Alex do? Why?
_____
_____

NAME:

Fill in the Blanks and Find the Words!

Read the sentences below and write the word that best completes each sentence. And then, find the words!

1. A written order that gives a bank permission to pay someone with money from your bank account is called a _____.

2. A _____ card lets a person buy now and pay later.

3. Mike's bank account balance was automatically adjusted when he used his _____ card to get cash from the ATM.

4. Before you can get a loan, you must complete a credit _____.

5. If you are trustworthy and have a good credit history, you are considered _____.

6. When Sam uses his credit card, he buys something now and must pay in the _____.

7. _____is earned when a bank pays you for its use of your money.

8. A credit report is a record of a person's credit _____.

```
A P P L I C A T I O N C O S T C R E
C R E D E C A T A P L I S T P R I C
P P E D A L H I S T O R Y D E B I T
R E P O R T T E H T O A E I D B I T
I N T E R T I B C D I N T E R E S T
I N C O M T D O M K A F U T U R E R
A P P L I C E F E I N T C O S T R U
S T Y H T R R O W D E B T L E N D E
B O R R C A R E D I T W O R T H Y
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NAME:

How Do You Spend Your Money?

Every week Max receives $12 allowance if he does all his chores. He has been trying to save money to buy a new laptop since his old one broke.

Look at the circle graph below to see the breakdown of how he spends his money and answer the questions below.

$3 Game Downloads

$4 Candy

$1 Savings
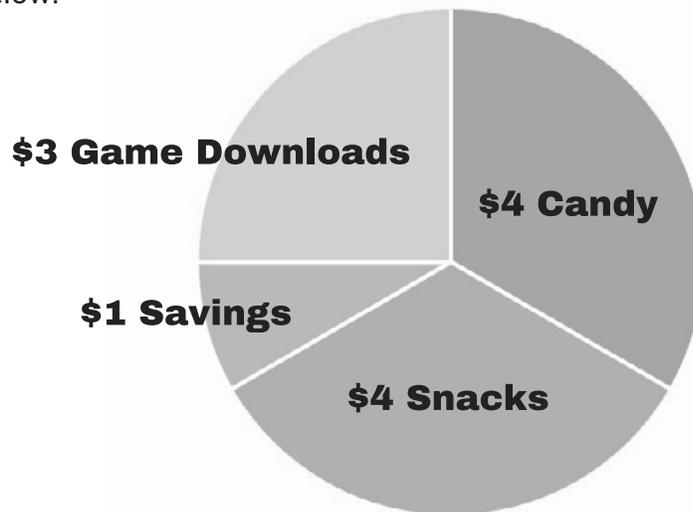
$4 Snacks

1. How much money does Max spend on candy? _____

2. How much money does Max spend on game downloads? _____

3. What fraction of his allowance does Max spend on snacks? _____

4. What fraction of his allowance does Max spend on game downloads? _____

5. How long would it take for Max to save $60 if he started saving $4 per week instead of only $1? _____

What if you received an even bigger allowance than Max -- $15 per week? How would you spend it? Create your own circle graph showing how you would spend your money. Be sure to include some amount for saving!
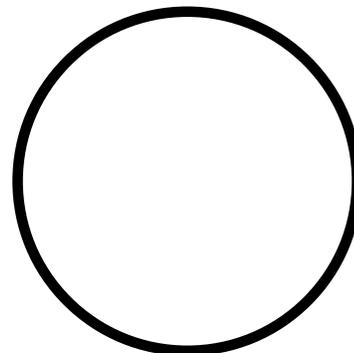
Weekly Budget

Review the spreadsheet and answer the questions.

Money In		Money Out	
Income	Amount	Expenses	Amount
Allowance	15.00	School Notebook	3.00
Extra Chores	3.00	Snacks	5.00
		Tropical Fish	5.00
		Total Expenses	13.00
		+ Savings	5.00
Total In	18.00	Total Out	18.00

1. How much is earned each week?

2. How much is spent?

3. How much is saved?

4. How many weeks will it take to reach a $50 savings goal? Show your work.

5. How many weeks will it take to save $150? Show your work.

NAME:

How Much Is That Pet?

Owning a pet costs more money than you might think. Use the worksheet below to estimate how much it would cost to take care of a pet for its entire life. Some costs are paid only once but other costs repeat. Use the list of costs below in your calculations.
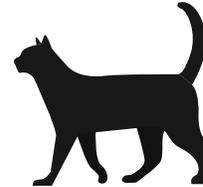
Description	Cost
Pet adoption	$25 (one time)
Purchase of cage or crate	$20 (one time)
Food dishes	$10 (one time)
Dog's vet bills	$140 per year
Cat's vet bills	$90 per year
Other animal's vet bills	$70 per year
Vaccinations	$70 per year
Food	$25 per month
Toys	$10 per year
Treats	$10 per year

Type of pet: _____
Predicted lifespan of pet: _____

One-Time Costs	Cost
Pet adoption	
Purchase of cage or crate	
Food dishes	
Other	
Total one-time costs	$

Repeating Costs	Cost
Dog's vet bills	
Cat's vet bills	
Other animal's vet bills	
Vaccinations	
Food (figure out cost per year)	
Toys	
Treats	
Other	
Total repeating costs for one year	$

Do the following calculations for finding out the total cost of your pet.

FIRST: Multiply the predicted lifespan of pet with your pet's total repeating cost for one year:

_____ x _____ = _____
Predicted pet lifespan   Total repeating costs for one year   Total repeating costs over lifespan of pet

SECOND: Add the total one-time cost of pet and the total repeating cost over lifespan of pet to find out your pet's total cost.

_____ x _____ = _____
Total one-time costs   Total repeating costs over pet's lifespan   Total cost of ownership over pet's lifespan

NAME:

What I Want For The Party!

Kate and Vicky have too many wants for their party and a limited budget. Help them decide what to choose. Circle the items you would want to have at the party. **You have a total budget of $50 to spend!**

Cake: $15
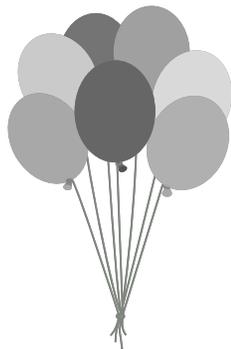
Balloons: $5

Ice Cream: $8
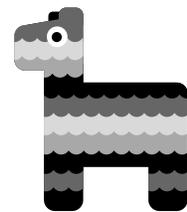
Pinata: $15

Pizza: $20
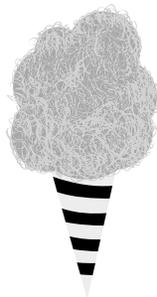
Cotton Candy: $6

Juice: $6

Games: $10

Party Hats: $3

Movie: $4
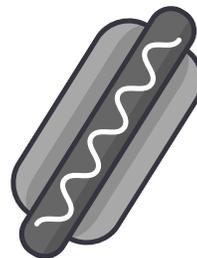
Hot Dogs: $10
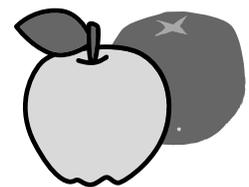
Fruit: $7

Add up the total of all the items you have circled: $_____. Are you within the $50 budget? If not, what would you eliminate? _____.

NAME:

Be a Detective!

You are detectives looking for goods and services. With a parent and/or guardian, search your neighborhood or read the local newspaper together.

Record five goods or services provided by private businesses and five goods or services provided by government. For each good or service write where you found it.

GOODS OR SERVICES SOLD
BY A LOCAL BUSINESS

1. _____
2. _____
3. _____
4. _____
5. _____

GOODS OR SERVICES
PROVIDED
BY GOVERNMENT

1. _____
2. _____
3. _____
4. _____
5. _____

NAME:

Productive Resources

Take a look at the picture below and answer the following questions.

What does the human resource in the photo do?

What capital resources is he using?

What skills must a person have to do this job?

What skills must a person have to do what is shown in the picture above?

DIFFERENT RESOURCES

- **Human Resources:** people who work to produce goods and services (farmers, builders, firefighters, doctors, painters).

- **Human Capital:** the health, education, experience, training, skills and values of people.

- **Capital Resources:** goods made by people and used to produce other goods and services (hammers, computers, trucks, lawn mowers, factory buildings, machines, tools).

Material courtesy of Council for Economic Education.

NAME:

Match the Resources

**Draw lines connecting the images to the correct resource category.**

HUMAN RESOURCES   ## CAPITAL RESOURCES   ## NATURAL RESOURCES

Trees
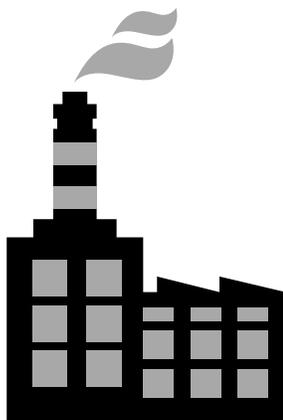
Factory
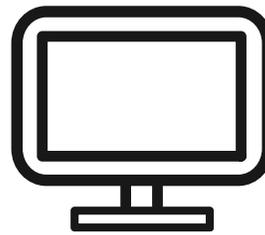
Computer
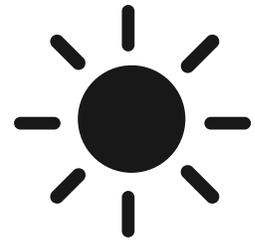
Sun
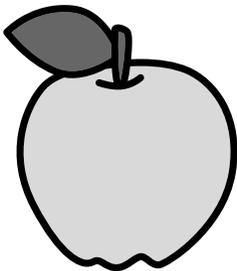
Apple

Doctor
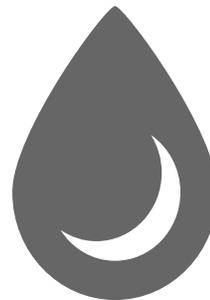
Water

Medicine

Hammer

House
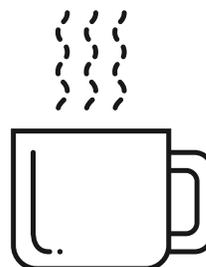
Coffee

Truck Driver

NAME:

The Dream Hotel

When people travel, they can choose to stay at a hotel. Can you list a total of 10 different types of resources (human resources, natural resources and capital resources) a hotel has to make the experience great for their guests?

For example, hotels employ staff that greet you at the door. A "greeter" is a human resource.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____
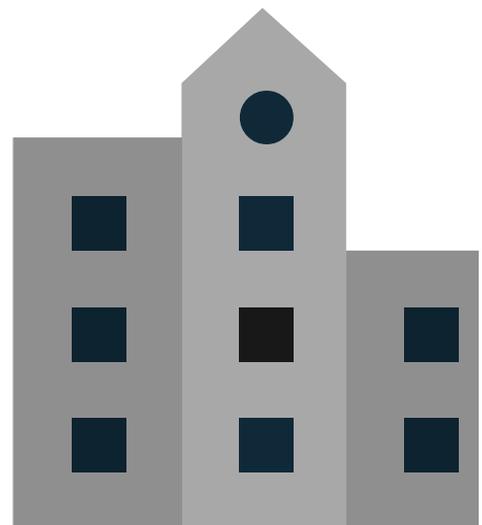
Material courtesy of Council for Economic Education.

NAME:

Let's Earn Profit

Read through each question and solve the problem. Make sure to show your work.

1. Dylan said that Anna's fruit and vegetable stand was very profitable. Profit is the income entrepreneurs earn from their businesses after paying all costs of production.

Help Anna determine whether she earned any profit last month.

To determine Anna's profit, we must subtract her costs of production from her sales revenue. If we write that out as a mathematical sentence, it would look like this:

PROFIT = SALES REVENUE - COST OF PRODUCTION

Solve the problems below. Show your work.

1. Use the numbers in the box to the right for Kayla's revenue and costs of production to determine her profit last month.

| Anna's sales revenue last month	$100
Costs of production	
Fertilizer	$10
Tools	$25
Water bill	$25
Wages for Nikki's work	$10
Value of Anna's work	$20
Total costs last month: _____	
Profit: _____	

2. Dylan just started his business. Here are Dylan's sales revenue and costs of production for his first month in business. Determine whether he earned a profit from his business. Show your work here.

3. What if Dylan had sold $180 worth of fruits and vegetables in his first month? Would his profit be more or less than the first profit you calculated? Why?

Dylan's sales revenue last month	$150
Costs of production	
Rent for land	$20
Tools	$40
Water bill	$30
Wages for Alex's work	$10
Seeds	$10
Fertilizer	$10
Value of Dylan's work	$20
Total costs last month: _____	
Profit: _____	

NAME:

It All Adds Up In Economics!

Solve each problem. Then draw lines to the matching answers. You'll see the that words match the definitions.

Word	Problem 1	Problem 2	Definition
Expenses	$64 + $28	$33 + $12	Something that is owed, typically money.
Savings	$42 + $67	$60 - $12	The next best alternative a person gives up when making a choice.
Wages	$94 - $30	$90 + $36	Activities people carry out to satisfy the economic wants of others.
Profit	$72 + $45	$52 + $11	A plan to manage income, spending and savings.
Services	$72 + $54	$46 + $63	Money that is set aside to be used later.
Goods	$9 x $3	$100 - $8	Payments for goods and services.
Debt	$15 + $30	$8 x $8	Payments for labor, tied to time worked.
Budget	$36 + $27	$99 + $18	The amount of money a business has left over after paying its costs of production.
Taxes	$84 - $12	$36 - $9	Tangible objects people use to satisfy their economic wants.
Opportunity Cost	$24 + $24	$9 x $8	Required payments that people make to the government.

NAME:

ECON BINGO

Let's play ECON BINGO! Get your friends together and make your own bingo cards. Write the words in the boxes provided below and take turns randomly selecting the words from a hat. The first person to get a straight line or diagonal wins!

SAVE	BANK	DEPOSIT	WITHDRAW	PROFIT
BUDGET	CONSUMER	PRODUCER	WAGES	TAXES
REVENUE	EXPENSES	INTEREST	GOODS	SERVICES
ENTREPRENEUR	DEBT	BORROW	INCOME	INCENTIVE
COSTS	ASSET	BALANCE	LOSS	CAPITAL

B	I	N	G	O

NAME: _____

Decisions. Decisions.

Fill in the circles to help you make the right decisions! Follow these steps:

1. Define the problem.
2. List the two choices.
3. Evaluate the choices (list the good and bad points about each choice).
4. Make a decision!

PROBLEM

CHOICES

1. _____

2. _____

GOOD AND BAD POINTS

Good: _____

Bad: _____

FINAL DECISION!
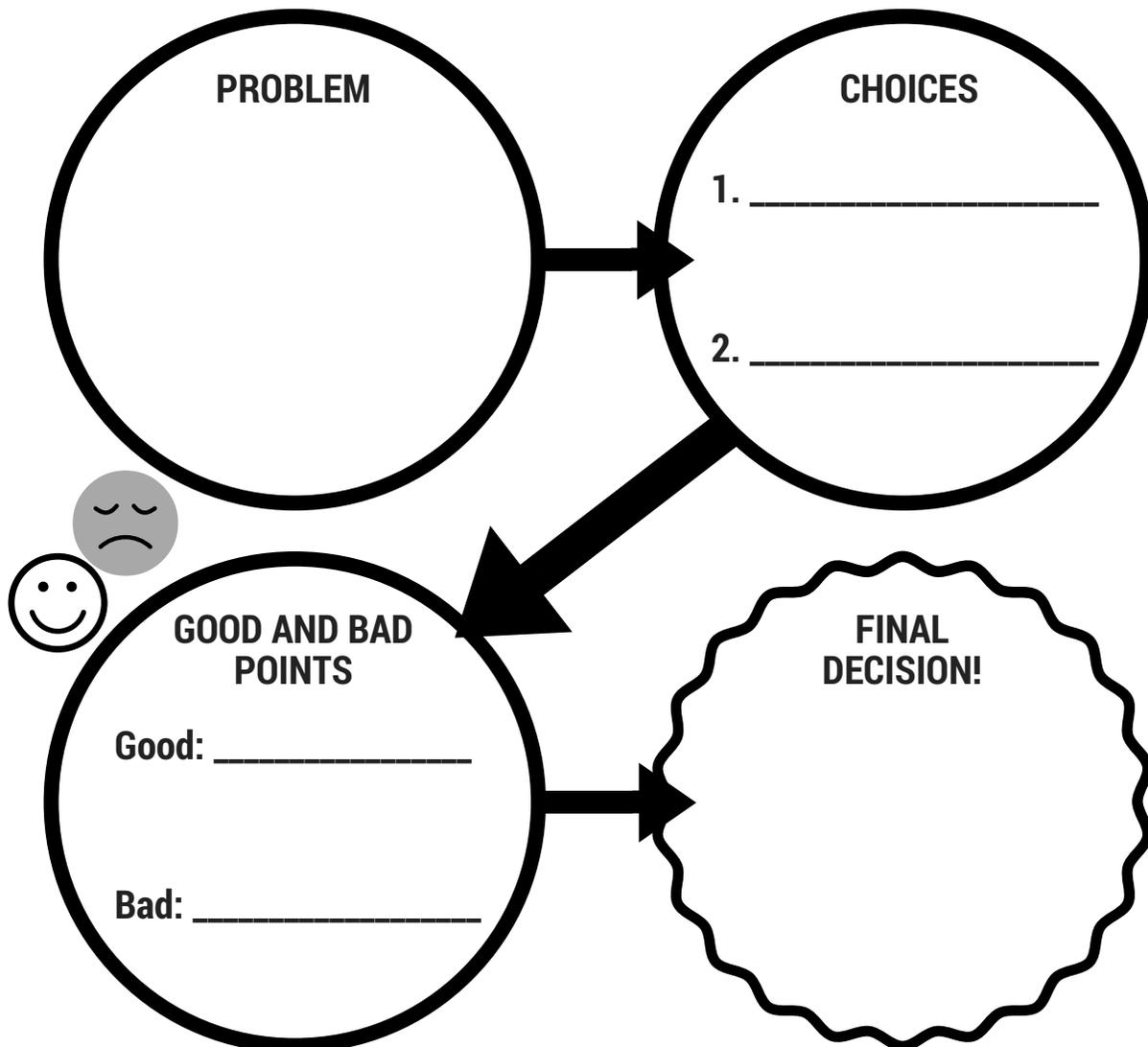
NAME:

Employment Application

When applying for your first job, you will most likely be asked to submit an employment application. Let's practice filling out the employment application.

Date: _____

Job Title: _____

First and Last Name: _____

Present Address: _____

Phone Number: _____   **Email Address:** _____

What experiences or qualities do you have that would assist you in your job performance?

Education: List School Names, Grades and Years

1.

2.

When are you available for employment? _____

Are you presently employed? (Please circle) YES   NO | If yes, where? _____

Do you belong to any organizations? (Please list)

1.

2.

3.

References: Give at least two. Please include name, title, email and phone number.

1.

2.

3.

NAME:

Summer Job: Pet Sitting

ARE YOU GOING AWAY THIS SUMMER?

Let me take care of your pet!

Price: $5 per day

You have decided to open your own pet sitting business over summer vacation.

1. You start the first week of summer vacation with one client, your neighbor Sylvia. You take care of her dog for three days. How much money did you earn for the week? _____.

2. The second week you have two clients for Monday through Friday. How much did you earn for the week? _____

How much did you earn per day? _____

3. How much money would you earn per day if you had four clients?_____

By taking care of more pets each day, you have increased your productivity. When more work can be done in the same period of time, it is called an increase in productivity.

NAME:

Vicky's Earnings

Vicky works part-time as a babysitter to earn extra money to buy clothes. Here is her time sheet for the week of October 20. She is paid $9 per hour. Calculate her earnings for this week.

1. How much more money did Vicky make on October 25 than October 22? _____

2. How many hours did Vicky work the week of October 20? _____

Date	Time In	Time Out	Number of Hours Worked	Earnings for the Day
October 20	3:30 pm	5:30 pm		
October 21	-	-	-	-
October 22	3:30 pm	5:00 pm		
October 23	-	-	-	-
October 24	3:30 pm	7:30 pm		
October 25	7:30 am	11:00 am		
October 26	2:00 pm	4:00 pm		
TOTAL:			_____ hours worked	$_____ earnings for the week

NAME:

Calculate Mac's Pay!

Mac works at Salad City as a full-time employee. Let's calculate his paycheck!

- Federal income tax is: $55

- Payroll taxes are: $28

- State income tax is: $14

Salad City Pay Record

Employee: Mac McDougal   **Wages:** $10 per hour

Hours worked: 8 hours x 5 days _____

Gross income: _____

Federal income tax: _____

Social Security and other payroll taxes: _____

State income tax: _____

Net income: _____

NAME:

We All Pay Taxes

Citizens must pay taxes to the government. The government uses the tax money they collect to provide goods and services for citizens. Look at the list of goods and services in the left-hand column. For each item listed, if you have the good or service in your community, check the box in the middle column for yes. If you don't have the good or service, check the box for no. Then, by checking yes or no in the column to the right, indicate whether the good or service is provided by government and paid for with tax money.

Good or Service	Available in my community?		Provided by goverment?	
	yes	no	yes	no
Police protection				
Bus transportation				
Movie theater				
Chocolate milk shakes				
Public parks				
Fire protection				
Snack food				
Car wash				
Restaurant				
Fire protection				
Highways and roads				

Write a paragraph telling why governments need to collect taxes.

_____
_____
_____
_____
_____ .

List at least four things that taxes pay for in your community:

1. _____   2. _____
3. _____   4. _____

Sales Tax

It costs money to pay for all the goods and services the government provides. One way the government collects money is to charge sales tax.

Imagine you live in a city where the sales tax is 10%.

Here's how you would calculate the amount you will have to pay in sales tax:

Price of item(s) X .10 = Sales Tax

And, how much you will pay in total:

Total Cost = Price of item + Sales tax

SHACK BURGER & FRIES

Fries $2.00

2 burgers $12.00

2 game cards $20.00

2 sodas $4.00

10% sales tax: _____

TOTAL: $ _____

TOYS FOR ALL STORE

Train set $20.00

Assorted blocks $12.00

Teddy bear $8.00

Keychain $3.00

10% sales tax: _____

TOTAL: $ _____

NAME:

Are You Creditworthy?

Answer the survey questions below. Then tally up your points to see how creditworthy you are!

1. What was your score on your most recent math test?
a. 95-100
b. 90-94
c. 80-89
d. 70-79
e. 60-69
f. Below 60

2. In your math class, how many assignments have you missed OR turned in late?
a. I have never missed an assignment
b. 1-2
c. 3-5
d. 6-10
e. More than 10

3. At what age did you first save some of your OWN money (savings can be kept in many places, from a piggy bank to a bank savings account).
a. 6 or younger
b. 7
c. 8
d. 9
e. 10
f. 11 or 12
g. I have never saved my own money

4. How many activities do you do after school/on weekends (such as a sport, musical instrument, volunteer work, etc.)
a. 4-5
b. 3
c. 2
d. 1
e. None

5. How many days were you absent from school last year?
a. None
b. 1-5
c. 6-10
d. 11-15
e. More than 15

SCORING: Tally up the number of times you answered (a), (b), (c), etc.

A: _____   B: _____   C: _____

D: _____   E: _____   F: _____

G: _____

Now calculate your total score: Each (a)=6 points; each (b)=5 points; each (c)=4 points; each (d)=3 points; each (e)=2 points; each (f)=1 point

What's your score? _____
The higher the score, the more creditworthy you are.

ACTIVITY: EARNING POWER

Materials:

Cut-outs of four job tokens

Earning Power Worksheet

Blank paper for calculations

INSTRUCTIONS TO PARENT

In this activity, your child will select tokens that represent jobs they can do to earn money. They have to decide which tokens and how many of each they have to use in order to earn enough money to buy a $26 sweatshirt. There are four possible jobs reflected on the tokens: Dog walking; Running errands; Car washing and Babysitting. Be sure to have cut out in advance the tokens on the next page. Ask your child to select enough tokens to add up to at least $26. They can choose multiple tokens of the same job or different tokens for different jobs, as long as they add up to at least $26. Have them use the blank paper to add up (with you) the total of their chosen tokens to be sure they have at least $26. Once they have enough money, provide your child with a copy of the Earning Power Worksheet and ask him/her to answer the questions.

Then read aloud the INSTRUCTIONS

Let's say you want to buy something. How could you earn money to buy it? Here are four possible jobs: Dog walking; Running errands; Car washing and Babysitting.

How many of each job would you need to do in order to earn enough money to buy a sweatshirt that costs $26?

Select the number of each token of the job or jobs that you would like to do to earn money.

Then add up your tokens to see if you have enough money to buy the $26 sweatshirt.

GRADES 3-5

WALK A DOG
$3.75

RUN AN ERRAND
$3.50

WASH A CAR
$7.50

BABYSIT
$5.00

WALK A DOG
$3.75

RUN AN ERRAND
$3.50

WASH A CAR
$7.50

BABYSIT
$5.00

WALK A DOG
$3.75

RUN AN ERRAND
$3.50
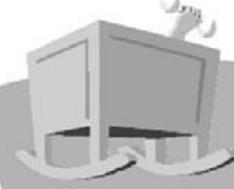
WASH A CAR
$7.50

BABYSIT
$5.00

WALK A DOG
$3.75

RUN AN ERRAND
$3.50

WASH A CAR
$7.50

BABYSIT
$5.00

Earning Power Worksheet

WALK A DOG $3.75   RUN AN ERRAND $3.50   WASH A CAR $7.50   BABYSIT $5.00

1. If you wanted to earn some money, which of these jobs would you want to do? Why?

2. If you wanted to start a small business doing this, when would you work?

3. What would your flyers look like?

4. What other jobs could you do to earn money?

5. If Zing wants to wash cars to earn gas money, how many cars must he wash to make at least $26?

6. If Zing finds a $5 bill, and he washes a car and babysits 2 times, how much money will Zing now have?

ACTIVITY: PLANNING FOR A PET – Can I afford a Dog?

Materials:

Hand out sheet with list of items Beans –

15 for each pair

INSTRUCTIONS TO PARENT

This exercise is in two rounds.

First round: Tell your child that they have 15 beans to select which of the items on the list they can buy to take care of their dog. Ask them to check off the items they will buy.

Second round: Then take away five beans and ask them again to select which items they plan to buy for their dog.

Then read aloud the INSTRUCTIONS

Many people overlook the costs associate with having a pet. Pretend you were adding a dog to your family today. Pick the things that you would want to have for your dog. It's important to think about all the costs that you need so you can be prepared.

A public service
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WELLS
FARGO

Can I Afford a Dog?

Many people overlook the costs associated with having a pet. Pretend you were adding a dog to your family today. With a partner, pick the things that you would want to have for your dog. It's important to think about all the costs that you need so you can be prepared.

| Can I Afford a Dog?	
Food and Treats	○○
Vaccines, Vitamins, Heartworm	○○○
Spay/Neuter	○○
Bed	○○○
Chew Bones	○
Bowls	○
Leash	○
Flea control	○
Fence/Crate	○○○
Dental care	○○
Waste disposal tools	○
Car restraint	○○
Looking Good	
Grooming	○○○
Grooming Tools and Shampoo	○○
Training	
Professional Training	○○
Training Aids	○
Traveling	
Boarding	○○○
In-home Pet Sitter	○○
Ask family or friends for help	No Cost

MAKE YOUR KID A MONEY GENIUS

activity kit

INSPIRED BY BETH KOBLINER'S newest book, the activities in this kit can transform your kid into a Money Detective, a Money Gardener, and a Money Superhero. Role-playing is one of the best ways for a child to learn a new financial skill or good habit.

Each activity is designed to teach your kid (age 7 or older) a different money skill—from smart spending to diversification to charitable giving. We suggest you read through the directions with your kid to make sure she's squared away before she gets started.

For more ways to teach your kid the financial facts of life, order *Make Your Kid a Money Genius (Even If You're Not)* today!
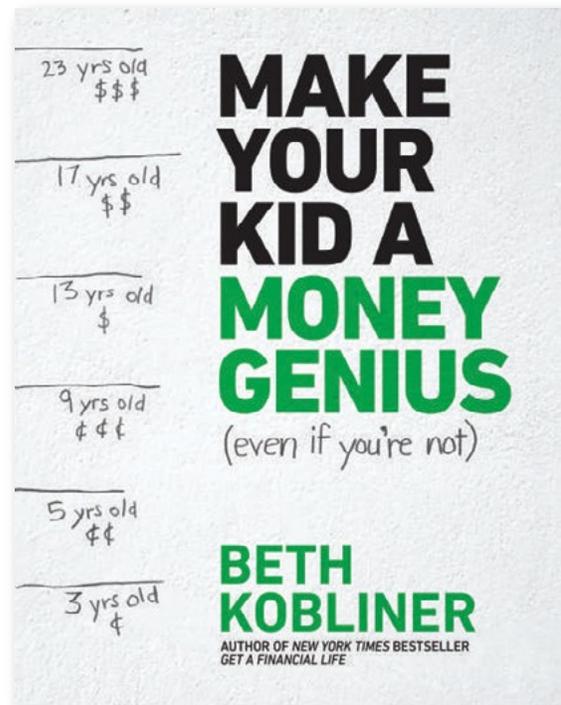
Activity is made possible by Beth Kobliner, author Make Your Kid a Money Genius.

B-29

MAKE YOUR KID
A MONEY DETECTIVE

A MONEY DETECTIVE works like a regular gumshoe, except the clues are when, where, and how your parents spend their money, and the mystery is where the money goes.

WHAT YOU'LL NEED: a pencil, the included Money Detective Notebook, a sharp eye.

COSTUME SUGGESTIONS: a cool hat, maybe a fedora; trench coat; dark shades; air of mystery

POSSIBLE SOUNDTRACK: "Peter Gunn," Henry Mancini; "Watching the Detectives," Elvis Costello

INSTRUCTIONS: Print out a few copies of the Money Detective Notebook on page 3, and carry it with you as you tail Mom or Dad for an entire day. (At a safe distance, of course. A private eye has to keep a low profile.) Every time your parent spends money, write down the item or service purchased, the location, and the exact amount spent—no matter how small. At the end of the day, tally up all of their expenses, then show Mom or Dad into your office to review the case. Now divide up the list. How many purchases were Wants and how many were Needs?

FOR DISCUSSION: Developing and sticking to a budget begins with understanding how much money you're spending, and on what. Sometimes even moms and dads don't know where all the money in their paychecks goes. Good thing they've got you around, Detective! Your investigation is doing the whole family a favor by tracking down all the small—and not so small—expenses. Follow the clues, and you might just find out how they can cut back and save some cash. Case closed!

BETH KOBLINER

MONEY DETECTIVE NOTEBOOK

product/service	cost	payment method cash/credit/check	location	want/need
(ex. dry cleaning)	$12.50	cash	Swanson's cleaners	need

Total _____

BETH KOBLINER
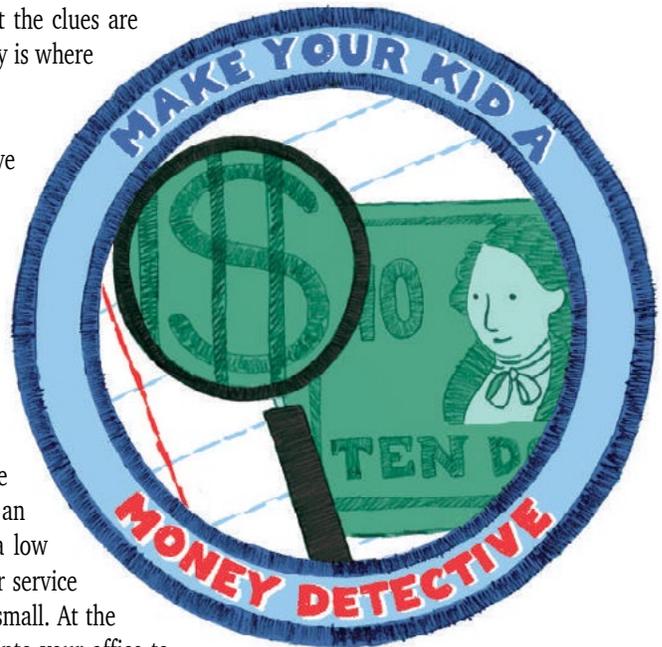
MAKE YOUR KID A MONEY GARDENER

A SMART GARDENER doesn't just plant a single seed and hope for the best. He sows a variety of seeds knowing that some will thrive while others won't sprout at all. In this do-it-yourself seed starter project, you'll learn how to create your own garden with three different kinds of seeds.

WHAT YOU'LL NEED: empty dozen-egg carton (paper), potting soil, masking tape, toothpicks, three kinds of seeds (could be string beans, begonias, and wheat grass—or thyme, basil, and parsley, or whatever combination you choose!)

COSTUME SUGGESTIONS: gardening gloves; apron; big straw hat; cool glass of iced tea

BAD JOKES: Q: Where do chickens keep their seed money?
A: In a pecking account.
Q: How does an elephant get his peanuts out of the bank?
A: He visits the ASM—the Automated Sheller Machine.

FOR DISCUSSION: Investing money is a lot like planting a garden. Here's how:
Moms and dads work hard to make money, then they invest some of it in what are called stocks—little pieces of companies, like maybe Apple or the toy company Mattel. When those companies make money, some of it goes back to the investors, like your mom or dad. Just as a Money Gardener invests time and effort into more than one kind of seed, a Money Genius invests money in a wide variety of stocks because some may grow (make money), and others may not. It's what Money Gardeners call diversification, and it's exactly what you learn in this activity.

INSTRUCTIONS

STEP 1: Print out the Money Gardener Labels below. Cut them out and tape a toothpick to the back of each label, as shown.
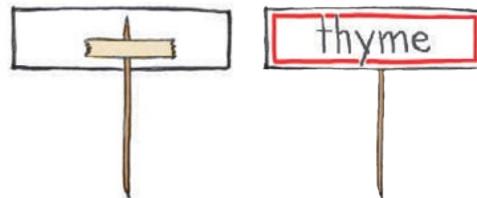
STEP 2: Remove the top of your egg carton. Fill each cup in the bottom of the carton with potting soil.

Activity is made possible by Beth Kobliner, author Make Your Kid a Money Genius.
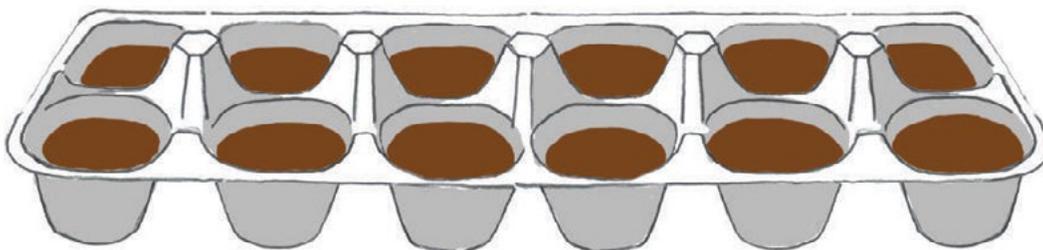
STEP 3: Plant one or two seeds of one kind in the four cups on the left-hand side of the egg carton, just beneath the surface of the soil. Plant seeds of the second kind in the middle four cups. Plant seeds of the third kind in the four right-hand cups.

STEP 4: Place the egg carton on a plate or tray. Water lightly.
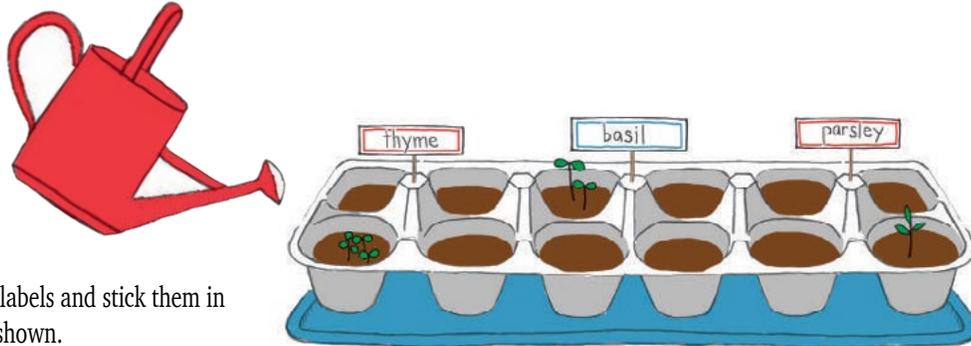
STEP 5: Fill in the labels and stick them in between the cups, as shown.

STEP 6: Wait.

STEP 7: And ... wait. (Keep the soil moist with a sprinkle of water every couple of days.) After a couple of weeks, you should see little seedlings break through the soil. Did all of your plants sprout up from the soil? Or only some of them? Chat with your parents about what you learned.

MAKE YOUR KID A MONEY SUPERHERO

SAY YOU'RE IN THE CANDY AISLE with a fat stack of allowance money in your hand. You know you shouldn't blow it all on a bag of Strawberry White Chocolate Sweetness Grenades, but … they aren't just chewy, they're Ultra-Chewy. The wrapper says so! Take a minute to ask yourself this simple question: "What would my favorite superhero do?"

Amazingly, you might find the mega-strength to resist temptation and save your cash for a better purpose. And what's better than using the cash you save to help someone in need? Your task here is to assemble a team of charitable superheroes with the power to raise money for the charity of your choice.

WHAT YOU'LL NEED: provided Superteam Signup Sheet; elastic cord, ribbon, or string; big, cheesy comic-book smile

COSTUME SUGGESTIONS: provided secret-identity-concealing mask; cape; negative-vibes-repelling force field

**SUGGESTED CATCH PHRASE:** "Fundraising…on!"

INSTRUCTIONS

STEP 1: Do some research. Find a local organization that's doing something you care about. Could be a soup kitchen that's feeding people without enough money to afford meals. Could be an animal shelter that's saving our fuzzy friends from having to sleep out in the cold.

STEP 2: Start saving money. You could set aside part of your allowance, or consider having a sidewalk bake sale to raise funds for your cause.

STEP 3: Whatever you want to do to help, you can't do it alone. Print out the Superteam Signup Sheet on page 7. Ask your family and friends to donate matching funds for whatever money you save or raise for your charity. Here's an example: "For every fifty cents I save from my allowance each week, Grandma will contribute a dollar." So if you put away $10, Grandma adds $20, for a grand total of $30. Cool, right?

STEP 4: After a month, collect all the money you and your Superteam have and bring it to the charity. You'll be surprised how much good you can do, and how great it feels to use your money skills to do it. Way better than Strawberry White Chocolate Sweetness Grenades—no matter how chewy.

SUPERTEAM SIGNUP SHEET

SUPERTEAM NAME _____
SUPERTEAM LEADER _____
CHARITY _____

SUPERHERO NAME	SECRET ALIAS	MATCH
(ex. Captain Tabby)	Uncle Lou	$1 for every 25 cents saved

TOTAL SAVED BY SUPERTEAM LEADER _____
TOTAL MATCHED BY SUPERHEROES _____
GRAND TOTAL FOR CHARITY _____

BETH KOBLINER

Activity is made possible by Beth Kobliner, author Make Your Kid a Money Genius.

GRADES 3-5
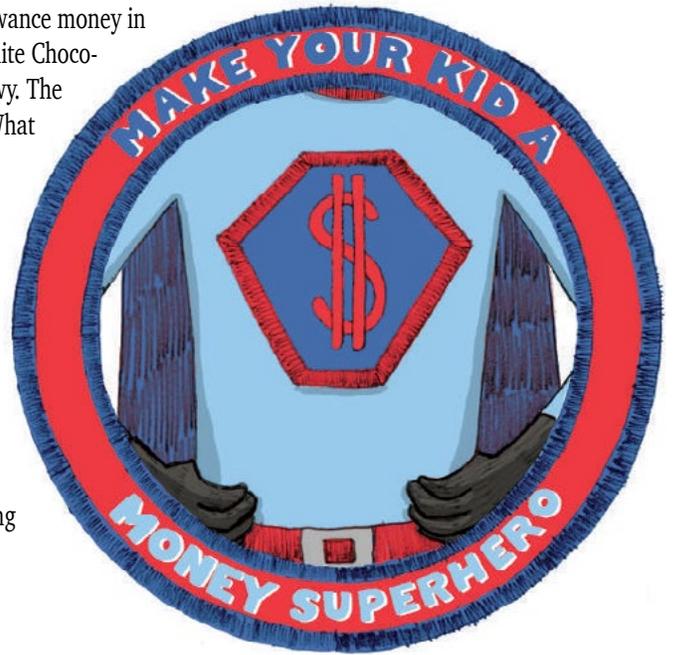
STEP 1: Cut out mask and eyeholes out along pink dotted lines.

STEP 2: Use a hole punch or pencil to make holes at either end of the mask.

STEP3: Thread a piece of elastic cord, string, or ribbon through the punched-out holes to secure the mask in place.

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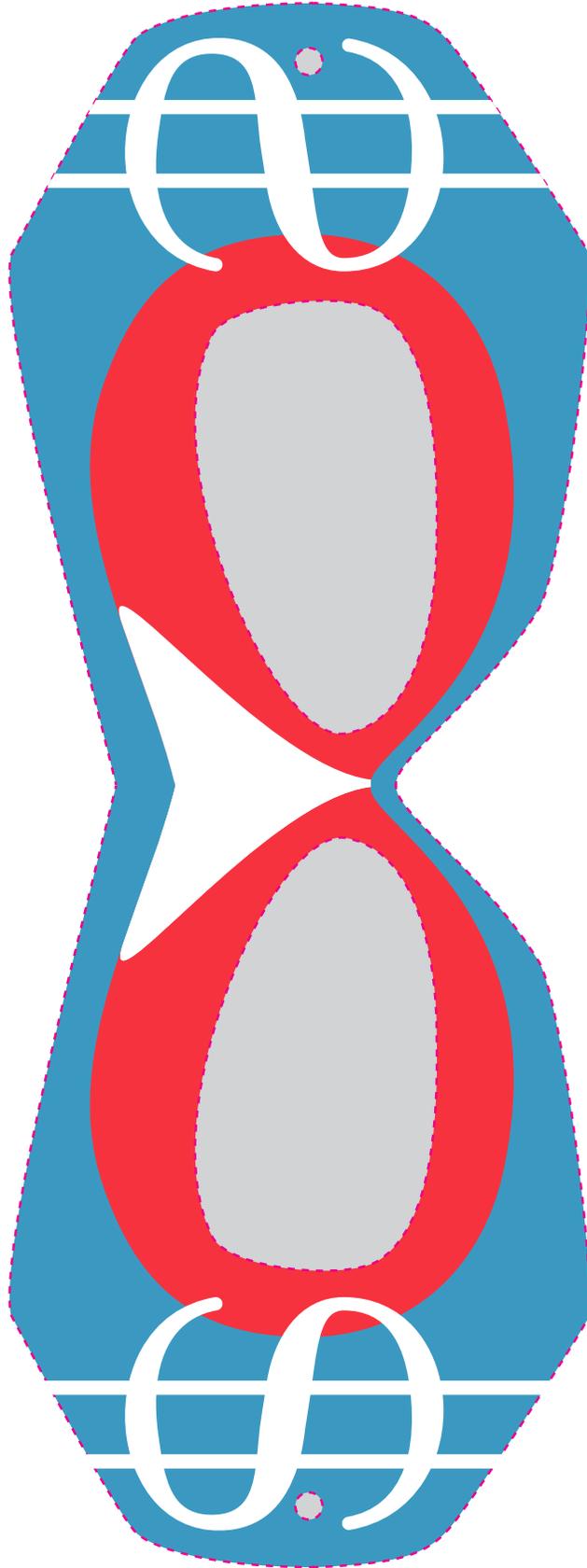
10 Dreamy Jobs

You will find profiles on different types of jobs, their salaries, how to get the job, and more! It's a great way to explore different careers.

Work it! 10 dreamy jobs for parents to share with kids

A key part of financial education is teaching your kid about the world of work: how hard we have to study and train to get a job and what we do to earn a paycheck once we have one. Here are the facts and figures on ten dream jobs to share with kids from preschool through elementary, and get the career conversation underway. When you're done, go here to print out a set of collectible career trading cards!

Check out the 10 Dreamy Jobs:
https://bethkobliner.com/activity/work-it-10-dreamy-jobs-for-parents-to-share-with-kids/

For additional materials visit: https://bethkobliner.com/

GRADES 3-5

Board Game: The Game of Life

A digital game with board, cards and spinner that capture the fun of the classic game full of adventure and surprises! The Game of Life will take players on a journey where fortunes can be won...and lost!

Play the game:
https://store.steampowered.com/app/403120/THE_GAME_OF_LIFE/

The Little Red Hen
by Paul Galdone

Read the book:
https://www.youtube.com/watch?v=GLzna0Hrsco

A Chair for My Mother
by Vera Williams:

Read the book:
https://www.youtube.com/watch?v=5ee44EjEwEU
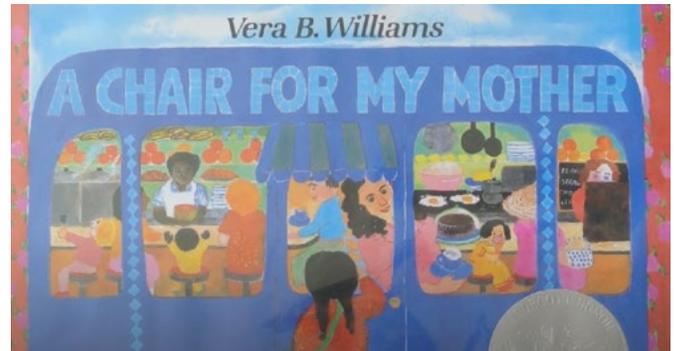
Peppe the Lamplighter
by Elisa Bartone

Read the book:
https://www.youtube.com/watch?v=95bGlyUeCOQ
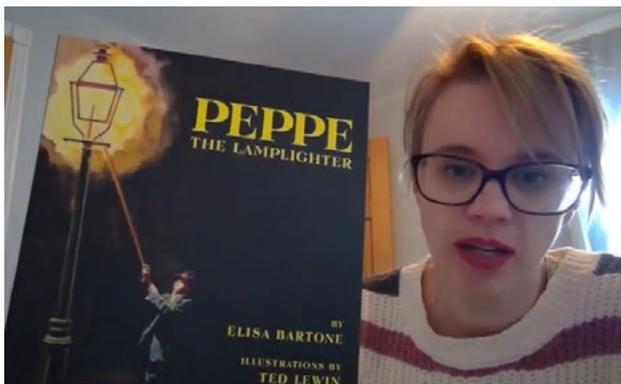
Rock, Brock and the Savings Shock
by Sheila Bair
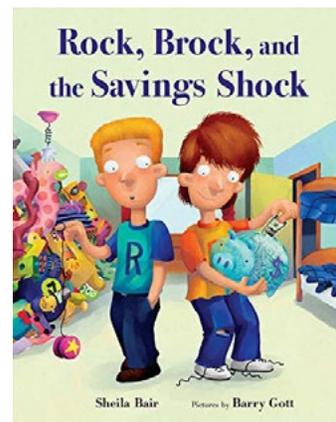
Read the book:
https://www.amazon.com/dp/B00JJA0XNQ/ref=dp-kindle-redirect?_encoding=UTF8&btkr=1