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## Program is on the money

Crooked Creek pupils interview parents about 1st jobs, finance

By **Gretchen Becker**

[Gretchen.Becker@Topics.com](mailto:Gretchen.Becker@Topics.com)

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WASHINGTON TOWNSHIP -- Second- and third-graders at Crooked Creek Elementary are Money Savvy Kids. They know how to spend, save, invest and donate.

The students finished the new program on the last hour of the last day of school May 31. They learned about making money, spending and saving money and about making short- and long-term financial goals, said second-grade teacher Becca Haag.

"We taught them about the different parts of personal economics and being responsible about their money," Haag said of the Money Savvy Kids program.

The children prepared questions and held mock press conferences where they asked the experts -- their parents -- about their first jobs, how they spent and saved their money as children and what was the most important thing to know about money.

The parents' first jobs included mowing lawns, scooping ice cream, carrying newspapers, baby sitting and caddying on a golf course. They spent their money on candy, bicycles and golf clubs. Parents also talked about volunteering.

"Work hard with whatever job you have," Steve Sanner told the



Second-grade student Jermaine Shepard, 9, asks a panel of parents about money. The JPMorgan Chase Foundation funded the new Money Savvy program, and Crooked Creek Elementary students were the first in the state to complete it. -- [James.Yee@Topics.com](mailto:James.Yee@Topics.com)

students.

Cheryl McBride explained how she put a little money into a retirement plan when she first started working and how the money has multiplied over time.

Julia McKinney said some jobs pay at different times. If she got paid weekly, she had money to spend, but didn't save much. If paid every other week, she learned to stretch her dollars.

"Sometimes my boys just want to spend money just because they have it," McKinney said. "Save and buy something you really want or need."

Venice and Llaurel Gardner said their son Adam has learned from participating in the program.

"Adam's talked about saving his money," Venice said. "We plan on using the piggy bank. It opens their eyes to saving, spending and investing."

Llaurel told the kids, "Money doesn't grow on trees. Your parents work really hard to get money. Save money and spend it wisely."

The JPMorgan Chase Foundation awarded a grant to Crooked Creek to pay for the program created by Susan Beacham, chief executive officer of Money Savvy Generation.

"We donated to 75 classrooms throughout the state," said Tina Walters, foundation vice president. "The earlier you reach kids, the more they retain. We looked for a program outside of a bank that works."

Crooked Creek has the first classes to complete the program, Walters said.

Next year, teachers will incorporate Money Savvy into their economics curriculum throughout the year.

"This starts with the basics of how you count and earn money all the way through investing," Walters said.

Each child received the curriculum as well as a blue four-bellied piggy bank to take home with separate slots for money to spend, save, invest and donate.

"I liked the economic-specific activities," said second-grade teacher Jenny Abell. "The piggy bank is a phenomenal tool. It's a visual way for them to learn."

Call staff writer Gretchen Becker at (317) 444-5574.