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Environment Found: deep-sea creatures



Your Money Holiday shopping tips

TIME FOR KIDS

Coollest Inventions of 2009



Green machine

The WorldFirst F3 race car runs on a mix of chocolate and vegetable oil. Its steering wheel is made with carrot fibers.

Money Matters

An expert offers advice on holiday shopping, gift giving and spending money wisely.

It's fun to receive presents. It also feels good to give to others. So what's the best way to budget your money, shop wisely and spend smart this holiday season? TFK asked for advice from Susan Beacham of Money Savvy Generation, a company that teaches money-management skills to kids.

"My first tip is to make a list and check it twice," says Beacham. She suggests that kids talk with their families about whom to include in their gift giving and how much to spend. Start by writing down names, Beacham says. Then put a dollar amount next to each name and add it up. Do you have enough money? If not, make changes. And don't forget—not everyone needs a store-bought gift. Beacham points out that some of the best presents are free.

FROM TOP: MONEY SAVVY GENERATION; RAY STUBBLEBINE—REUTERS/LANDOO



Feed the pig! This special bank helps young people manage their money.

Add to your list the names of people you want to give gifts of "time and talent" (see "Gifts from the Heart").

Stretch That Dollar

Take the list with you to the store, and check off a person's name after each purchase. "Make sure that you do the math," says Beacham. "If you've just spent \$30 on someone you were going to spend \$25 on, you're going to have to spend \$5 less on somebody else." The key to budgeting is staying within the boundaries you've set for yourself.

Want to get the best deals? Beacham says skip the mall. Visit craft fairs instead. Items sold there tend to be one of a kind, and often cost less than those at traditional stores. "You'll also be able to get a lot more value," says Beacham, "a lot more bang for your buck."

—By Jaime Joyce



Want more time for fun? Make a holiday shopping list before you hit the stores.

Gifts from the Heart

The best gifts don't cost a thing. Kids can give "time or talent," says Susan Beacham. Here are some of her top gift ideas.

- ★ For **mom and dad**, make coupons that can be traded in for your services, such as doing dishes.
- ★ For **grandma**, write a note telling her how special she is to you.
- ★ For **a friend**, create a work of art, like a poem, a drawing or a necklace.
- ★ For **teachers**, bake a yummy treat.
- ★ For **people in your community**, show that you care by volunteering. Find out who needs your help and what you can do. Giving your time to help others may end up being the best gift of all!

Think → What does it mean to get "more bang for your buck"? Explain the expression.