

Fun side of learning

Web sites teach kids about money matters, finances even while they're having a blast

By STEVE ROSEN
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As the father of three kids, I find summer to be an exceedingly tough time to teach them anything, especially when it comes to money.

They'd much rather enjoy their free time playing sports, hanging out with friends or locking in on the computer or television. Can't say that I blame them sometimes.

But that doesn't mean I've given up. I just try to pick my spots, such as when I extol the value of movie matinees to save a couple of bucks or explain how the best buy at the batting cage is the \$20 token package.

In that spirit, I enlisted some personal finance experts and asked them for their favorites. Here are some of their picks:

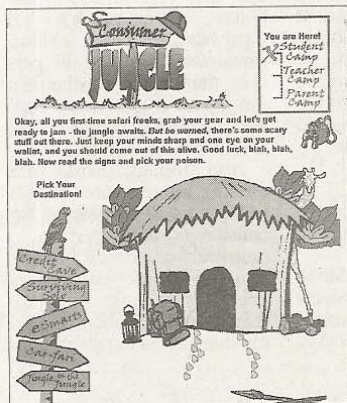
► Vicky Collins, an accountant and financial educator in Dallas:

www.sharebuilder.com. Share-Builder, an online brokerage that allows you to invest small amounts of money to buy shares, is a "great parent/child experience," Collins said. The site also covers investing basics.

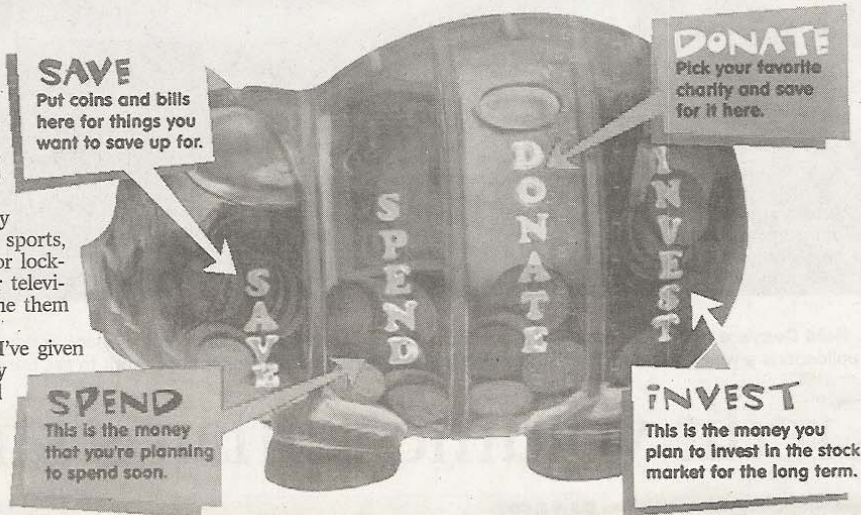
www.youngmoney.com. The InCharge Institute of America, a credit counseling organization, created this site, which offers lots of practical information. The good news? It's not written like a Money Management 101 textbook.

► Jeffrey Fox, director of educational development at the National Association of Investors Corp.:

www.ja.org/personalfinance. This is a partnership involving Junior Achievement and the Goldman Sachs Foundation. "This site is a must, with many neat educational programs," Fox said.



The Consumer Jungle site is geared toward teenagers.



The Money Savvy Pig from the Money Savvy Generation Web site.

www.icief.org/index.html. This site offers an educational program sponsored by several organizations, including the National Urban League and the Coalition of Black Investors-Investment Education Fund.

► Michael Stahl, a Leawood, Kan., author of an investment book for teens and a junior at the University of Pennsylvania's Wharton School:

www.moneyopolis.com. This Ernst & Young site covers banking, budgeting and other basics.

www.consumerjungle.org. The Young Adult Consumer Education Trust said it created this site to "help turn high school students into savvy consumers without putting them to sleep." Stahl likes Consumerjungle because it addresses "common youth consumer issues — cell-phones, buying on the Web — in a succinct manner."

► Gary Buffone, a family money expert and author from Jacksonville:

www.fleetkids.com. Developed by FleetBoston Financial for younger kids, Buffone said this site offers "lots of flash and games."

www.familyeducation.com. Media company Pearson PLC created this site for older kids and parents. "More staid information and some games," Buffone said.

► Stan Mengel, president of the Missouri Council on Economic Education:

www.ItAllAddsUp.org. This site, sponsored by the National Council on Economic Education, looks at car purchasing, credit cards, budgeting, college education, and saving and investing. "It's very high tech and moves rapidly," Mengel said.

www.umsl.edu/~wpockets. Wise Pockets is for young children, designed by the Center for Economic Education at the University of Missouri-St. Louis. In addition, the site has a section for parents.

► David Whalen, assistant vice president, Central Bank of Kansas City:

www.moneysavvygeneration.com. Look for the eight-unit curriculum for young children that covers the basics on money management.

www.asec.org. The American Savings Education Council site features a



Junior Achievement developed their financial education programs with Goldman Sachs.

downloadable savings poster and a piggy bank wrapper that can cover any old jar or jug.

My favorite site? It's the Jumpstart Coalition's at www.jumpstart.org, which provides a clearinghouse of information on financial education for kids. There's fun stuff, too. On the home page, for example, there's a game called "Reality Check" — you enter the variables of your dream life such as a car and home, and you learn how much money you'll need to make to support those dreams.