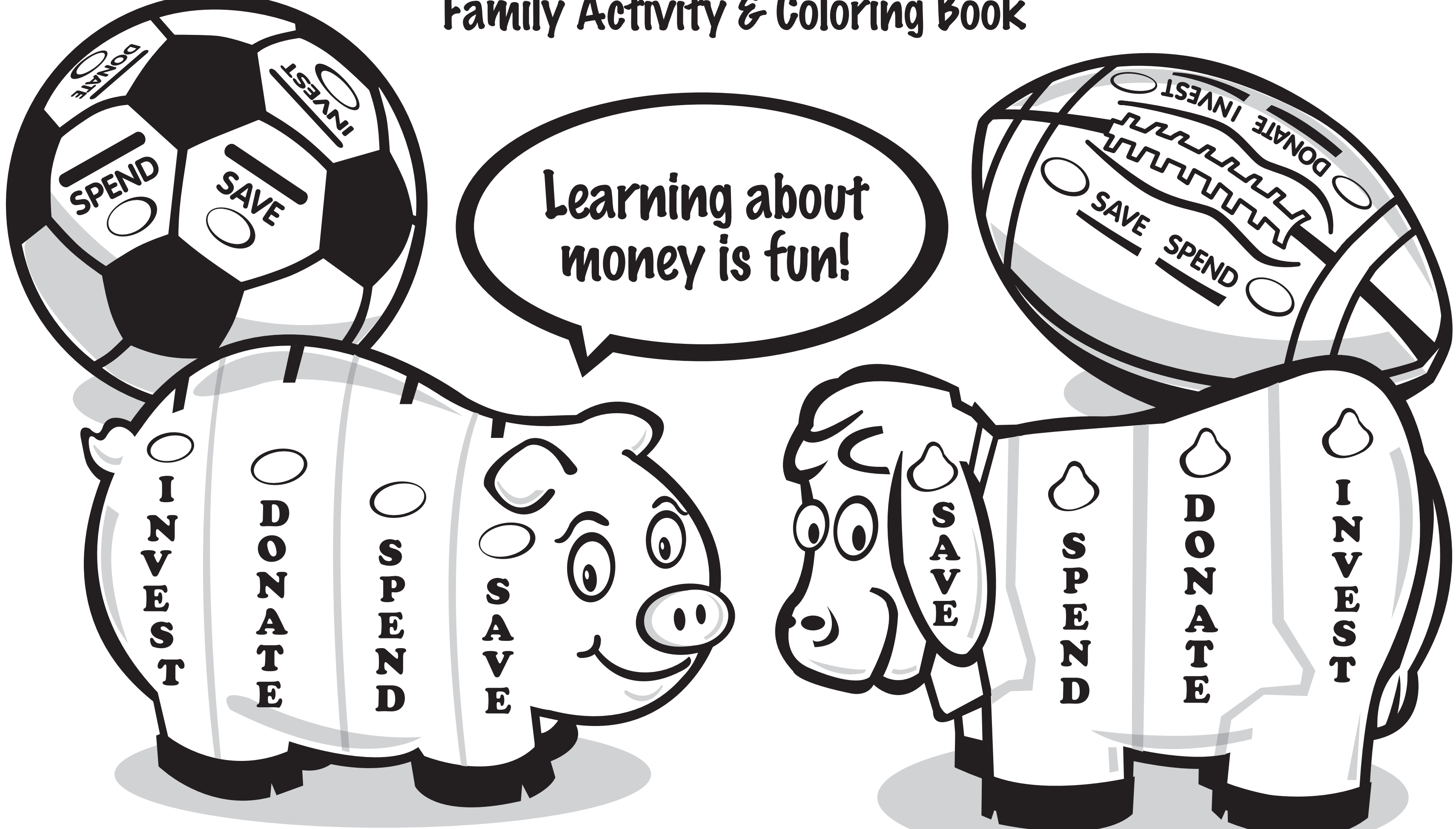
MONEY SAVVY KIDS®

# Family Activity & Coloring Book

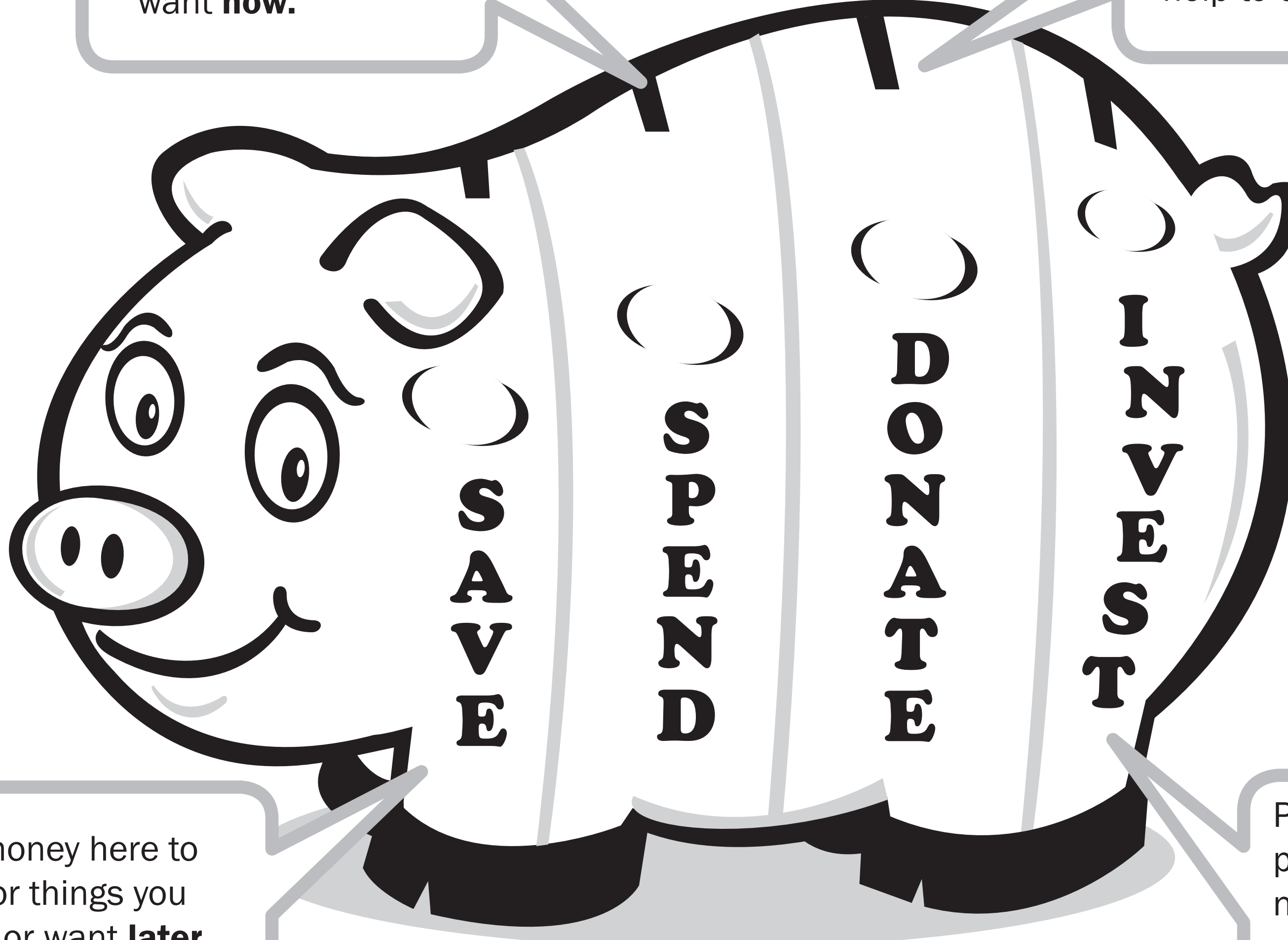



MONEY SAVVY PIG®

This book belongs to:

Put money here for things you need or want **now.**

Put money here **to give** help to others.




Put money here to pay for things you need or want **later.**

Put money here to pay for things you need or want **10 years** from today. (How old will you be in 10 years?)

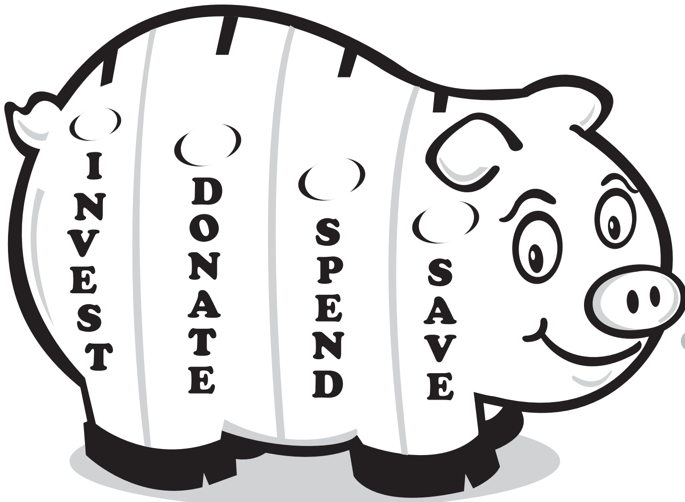
**Hi! I'm the Money Savvy Pig®. I like to teach kids about their money choices: Save, Spend, Donate and Invest! Money is used to buy the things we <u>need</u>, like food, and for things we <u>want</u>, like candy. Yum!**

# Save


**Putting your money in a savings account is a good idea! When you open a savings account at a bank or credit union, it goes to work for you and pays you extra money, called interest.**


**When you put your money in a savings account, it will stay safe until you are ready to take it out to spend it on something you need or want. So, if it is winter outside and you want to buy a boogie board for some summer fun, a savings account will keep your money safe. Plus, your money will earn interest so you can buy your boogie board sooner!**

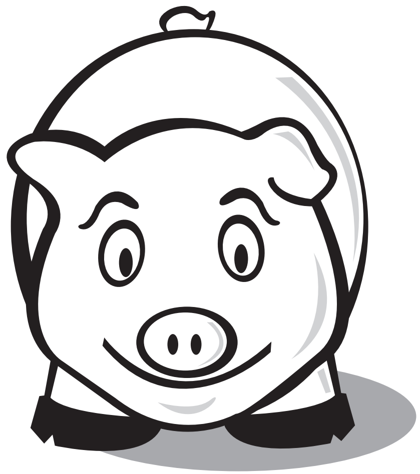
# Kids: Draw Your Saving Goals.




Saving without a goal is like a soccer game without a score - no fun! Make saving fun by setting a **short-term** goal for things you need or want one year from today. Set a **long-term** goal for the things you want 10 years from today. Draw a picture of your goals below. Then, try to estimate (guess) how much money you will need for each goal.

| Draw your Short-Term Goal | Draw your Long-Term Goal |
| --- | --- |
| **My #1 Short-Term Goal is:** | **My #1 Long-Term Goal is:** |
| ______________________ | ______________________ |
| **$** ______________________ | **$** ______________________ |

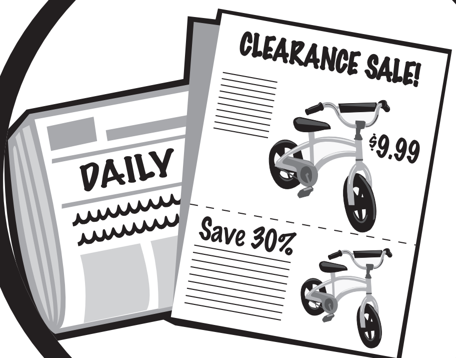
# Grown Ups: Draw Your Saving Goals.



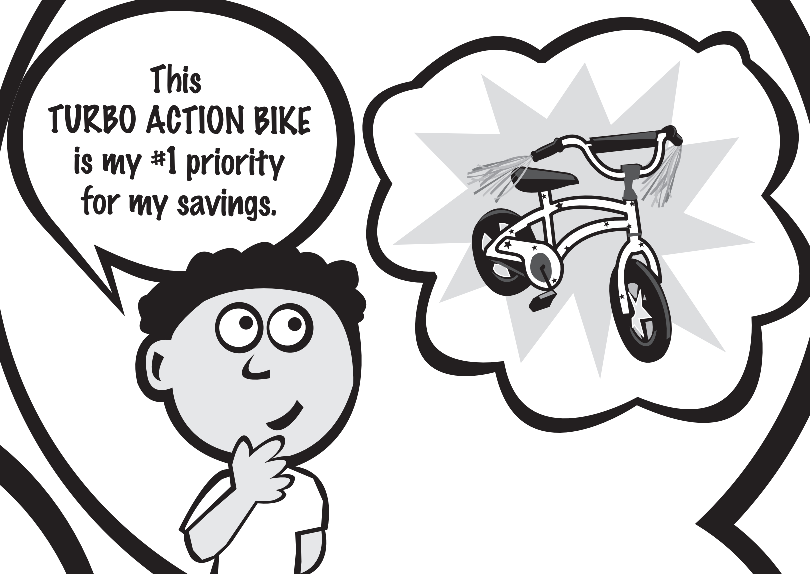
As you and your child are reading this book together, look at the goals your child has already set. Then take a moment to draw a picture of **YOUR short and long-term goals** and estimate how much money you will need for each goal. Share your goals with your child and post everyone's goals somewhere to remind you all to save. This will help make reaching these goals a family affair!

| Draw your Short-Term Goal | Draw your Long-Term Goal |
| --- | --- |
| **My #1 Short-Term Goal is:** | **My #1 Long-Term Goal is:** |
| **$** | **$** |

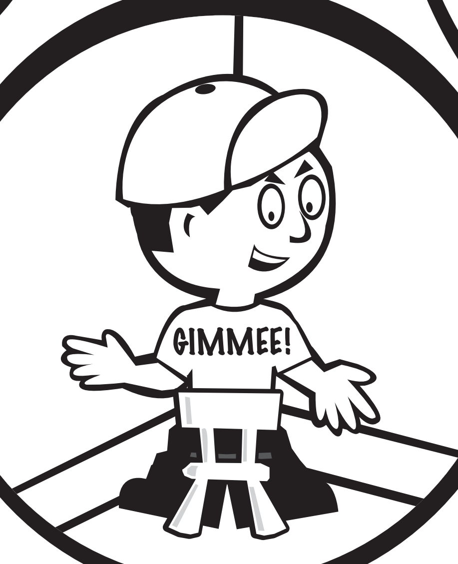
# Spend




**Smart Spending Idea #1: Compare prices.**
Be a smart spender! Compare prices and find the lowest price for whatever you need or want to buy.




**Smart Spending Idea #2: Give the Gimmees a time out.**
Remember your savings goal! Try to not buy something you do not need even though you have money in your pocket.

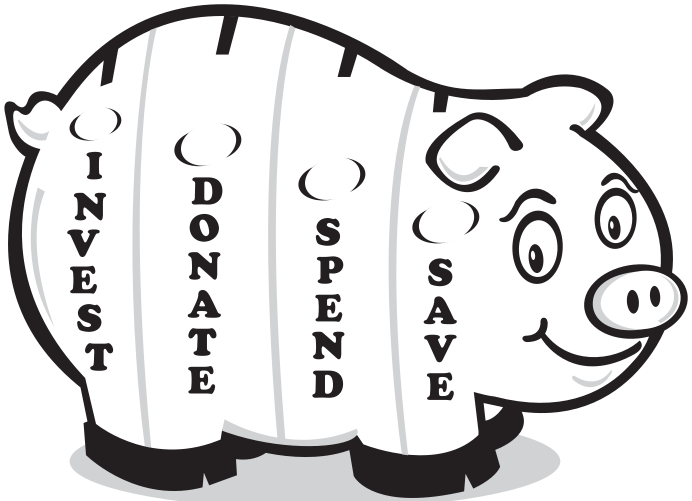



**Smart Spending Idea #3: What's your #1 goal?**
You can't buy everything on your list, so you need to decide what you need or want the most.

**What does smart spending mean? It means paying attention and finding ways to s-t-r-e-t-c-h your money. It means learning how to be a smart consumer. A consumer is someone who buys goods like ice cream or shoes, and services like mobile phone service or cable TV.**


**Smart Spending Idea #4: Make a list of everything you need. Then make a list of everything you want. Now decide which item you need or want the most. Set money aside for that item, and don't spend money on anything else.**

# Kids: Make a Spending Wish List.




Make a list of three things **YOU need** to buy. **“Needs”** are things like clothing, food and school supplies. Then make a list of three things **YOU want** to buy. **“Wants”** are things like toys, candy and movie tickets. Next, put your list in order of your top three needs and wants. Save money for your most needed item first.

**What I need to buy:**

____________________________

____________________________

____________________________

**What I want to buy:**

____________________________

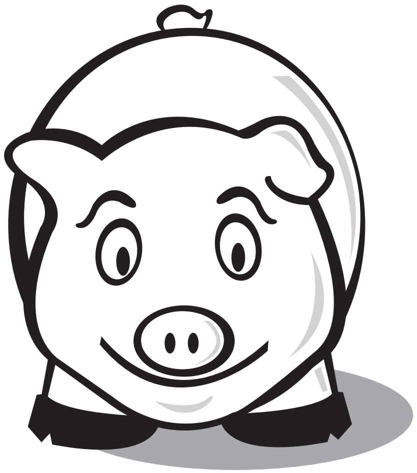
____________________________

____________________________

**Put your list in order of your top three needs and wants:**

1. ____________________________
2. ____________________________
3. ____________________________

# Grown Ups: Create a Family Spending Wish List.



Now that your child has set his or her spending wish list, the next step is to do the same exercise setting a **family spending wish list**. Share ideas together and talk about why each item is a need or a want. Then, set priorities and keep these lists posted so everyone can be reminded of these priorities.

**What our family <u>needs</u> to buy:**

______________________________

______________________________

______________________________

**What our family <u>wants</u> to buy:**

______________________________

______________________________

______________________________

**Put your family list in order of your top three needs and wants:**

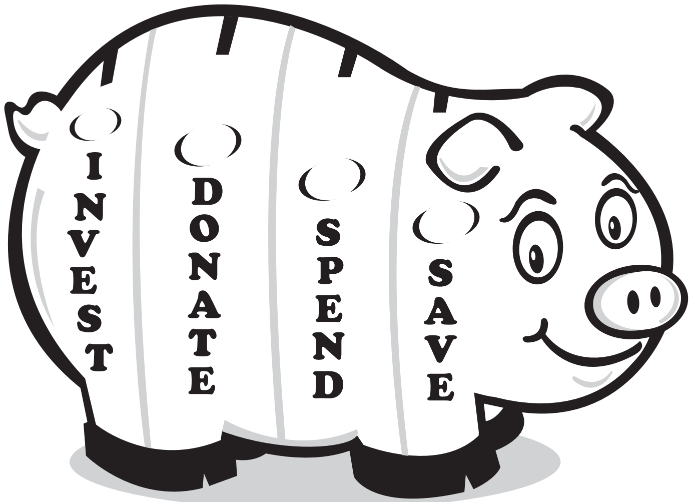
1. ______________________________
2. ______________________________
3. ______________________________

# Donate


**Helping others is a good thing!**
**Donating your time or talent or your money to worthy causes makes the world a better place, and it makes you a responsible citizen.**


**Stewardship is part of donating too. Stewardship is about using our resources so that they benefit people now and in the future. Protecting the environment and respecting wildlife is an example of good stewardship.**

# How Do You and Your Family Put the “Do” in Donate?




Money isn’t the only thing you can give to someone when they need help. You can put the “Do” in donate and give your time, or your talent. Did you use your time to gather up old clothes for a clothing drive? Did you and your family visit someone this year to sing for them or play an instrument for their enjoyment? Draw a picture of you or you and your family giving your time, talent or money. Then, next to your drawing, describe how you put the “Do” in donate.

**Draw how you put the “Do” in donate**

**I put the “Do” in donate by:**

______________________________

______________________________

______________________________

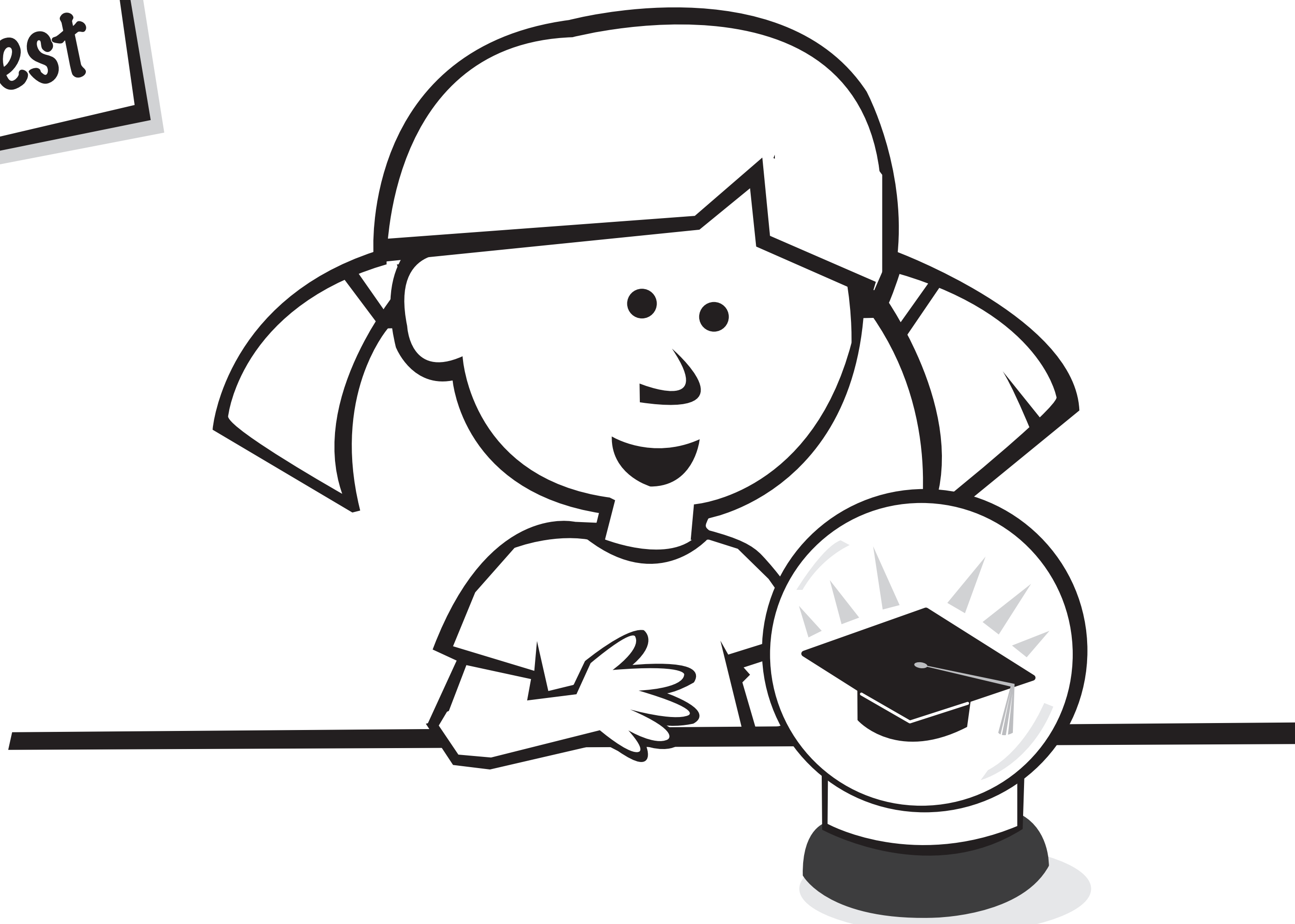
______________________________

______________________________

______________________________

______________________________

# Invest

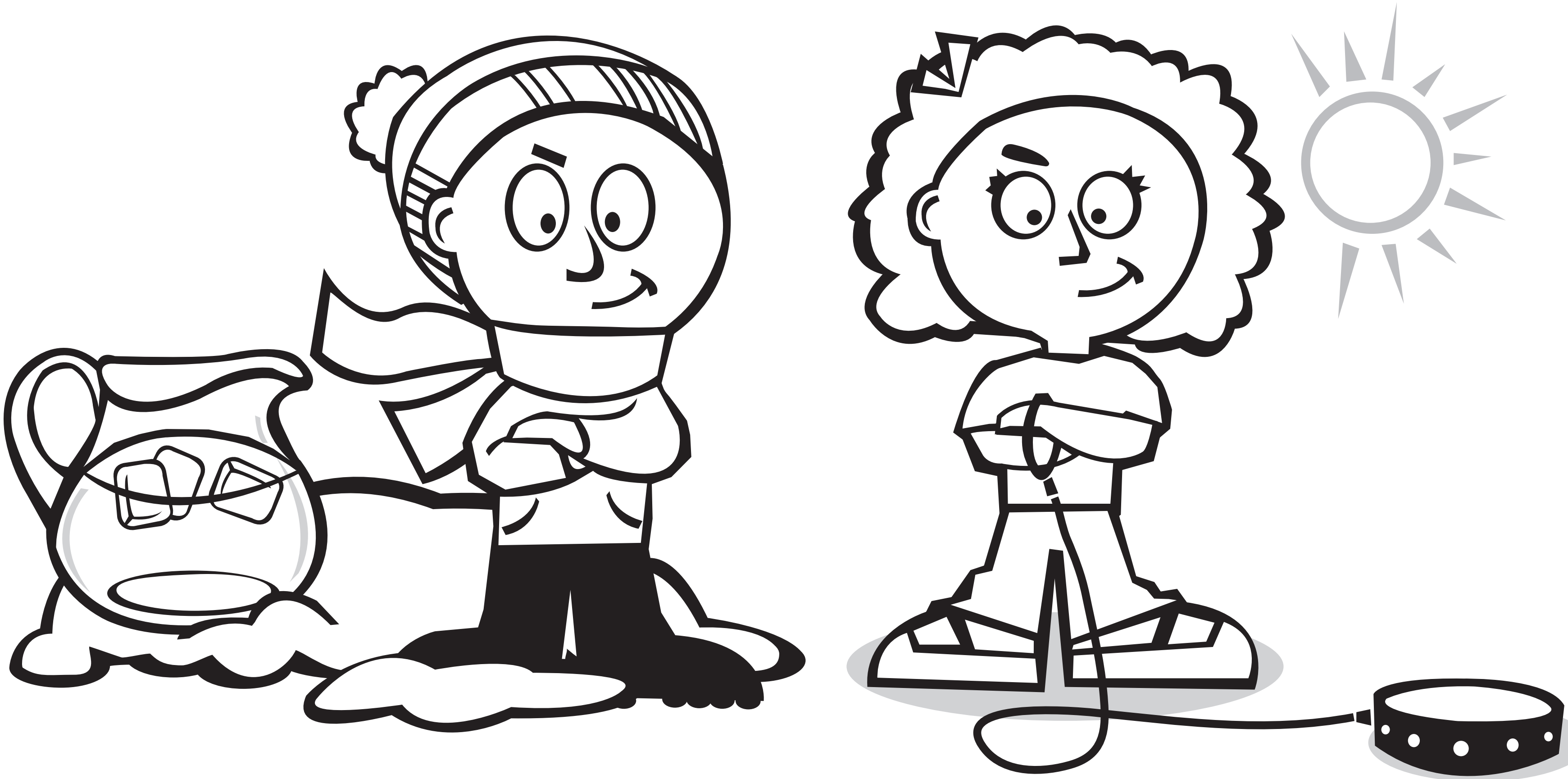


**When people invest their money, they want their money to earn more than it can earn in a savings account. People invest their money so they can take care of long-term goals, such as paying for things they will need in 10 or more years from now. What are some long-term goals? How about a college education or a house?**

## 7 Smart Investing Tips

1. Talk with your family to get their advice before you invest.
2. Pick a company you like and know something about.
3. Learn about how this company earns money and makes a profit.
4. Find out if the company is profitable, and why.
5. Look into how this company plans to grow bigger and better.
6. Discover who this company competes with and decide if the company you chose is better than they are.
7. Plan how you will keep track of this company's sales, profits and stock price.

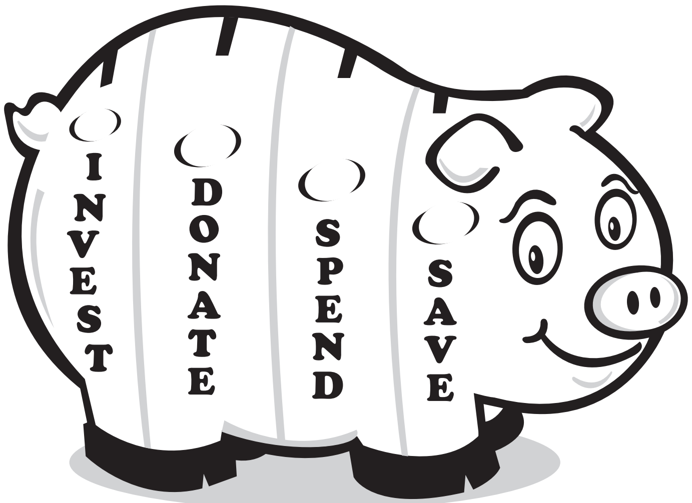
**One way to invest your money is to start by finding a company you know and like. Next, see if you can buy a piece of that company, called stock. When you own stock, if the company is successful, you will make money. If the company is not successful, you may lose some of your money.**



**In which company would it be smarter to invest your money: Eric's company is a lemonade stand opening in the winter, or Elena's dog walking company opening on a street where six new dogs just moved in? (See next page for the answer.)**

**If you think Elena's dog walking company will become a more successful company (and be a better investment), you're barking up the right tree! Most people will not want to buy Eric's cold lemonade during the icy winter. But Elena can make money all year long walking dogs for other people.**

# Family Money Press Conference: Time to Ask the Experts.




Here's your chance to be a star reporter! Find out what the grown-ups in your family did in their first jobs to earn money. Here are a few suggested questions to ask them. Make sure you say things like, " Very interesting" and "I see" when they answer (they'll be impressed!). Write down the answers to remember what you have learned. Your star reporter tools are on the next page.

**1. What was your very first job, and how old were you?**

______________________________

______________________________

**2. How much did you get paid at your first job?**

______________________________

______________________________

**3. What did you do with the money you made at your first job? Save it? Spend it? Donate it? Invest it?**

______________________________

______________________________

**4. What's the most valuable skill you learned from your first job?**

______________________________

______________________________

**5. What's the most important advice you could give me about jobs and money?**

______________________________

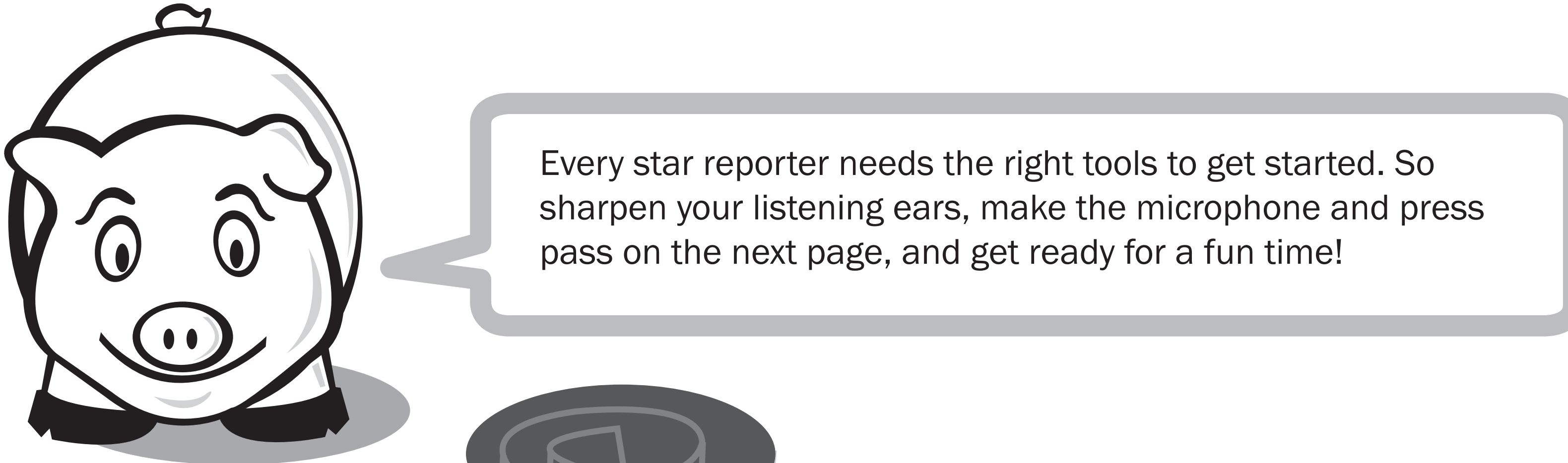
______________________________

**6. Write any other questions you want to ask here:**

______________________________

______________________________

# Make Your Microphone and Press Pass.




**Instructions for the Cut-Outs on the Other Side of This Page.**

PRESS PASS

MY NAME IS:

Money Savvy GENERATION®

Tape here

This microphone belongs to:

**Microphone**

To make your Microphone, cut it out, write your name on the line, roll it up and tape it.

**Press Pass**

Cut out your Press Pass. Write your name on the line, punch a hole at the top and thread yarn through the hole. Tie it and wear the Press Pass around your neck.


**So the next time you get or earn some money, you will know what to do. Think about your choices – Save, Spend, Donate or Invest – then set a goal. You are on your way to being money smart!**


**Circle the money words from the activity book in this word search. They will read from left to right or down. Cross out the words as you find them on the list.**

## HIDDEN WORDS

| | |
|---|---|
| BANK | STOCKS |
| CHARITY | WANTS |
| DONATE | NEEDS |
| EARN | SAVINGS ACOUNT |
| GOALS | CONSUMER |
| INTEREST | PRICE COMPARISON |
| INVEST | STEWARDSHIP |
| MONEY SAVVY PIG | JOB |
| SAVE | SMART SPENDER |
| SHARES | SHORT TERM GOAL |
| SPEND | LONG TERM GOAL |

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



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