

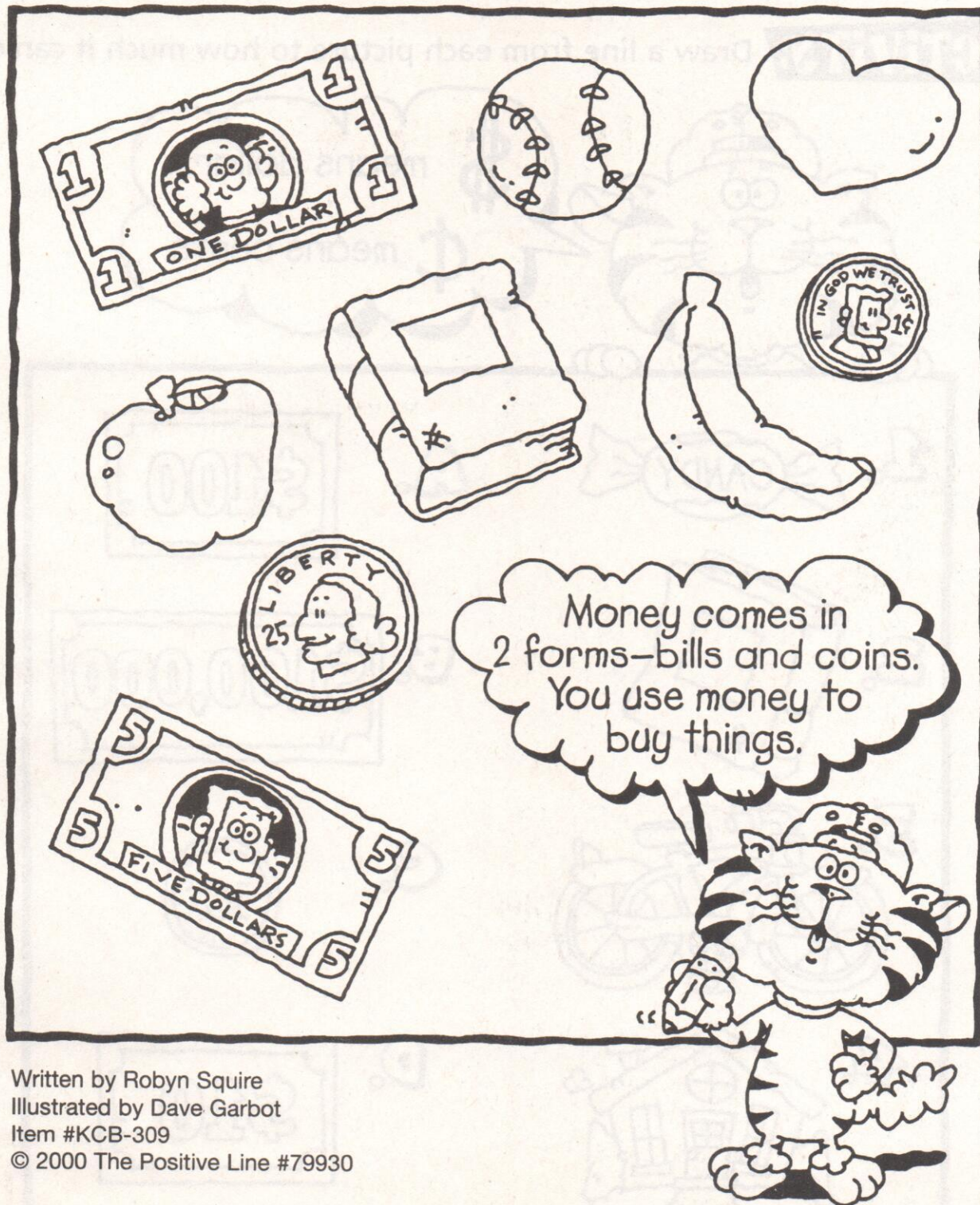
\$AVING MONEY IS COOL



WHAT IS MONEY?

Cool Cat is here to tell you all about it!

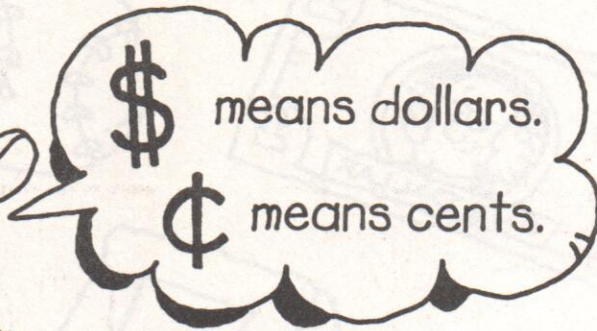
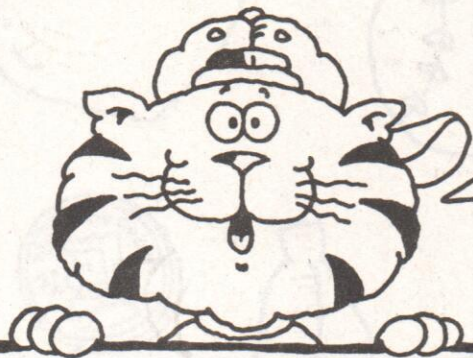
ACTIVITY: Circle the bills and coins below.



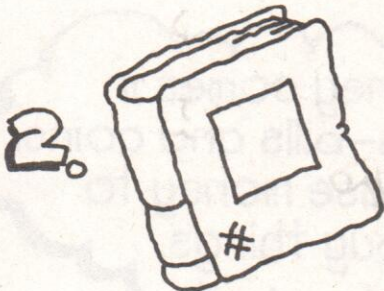
Written by Robyn Squire
Illustrated by Dave Garbot
Item #KCB-309
© 2000 The Positive Line #79930

Some things cost more than other things.
Crayons and candy do not cost very much.
Cars and houses cost a lot!
Usually, the larger the item, the more it costs.

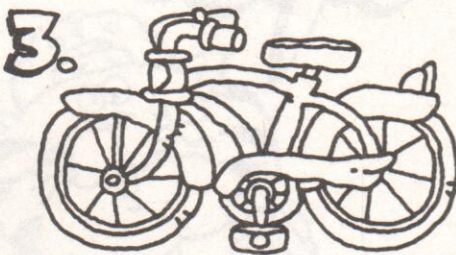
ACTIVITY: Draw a line from each picture to how much it can cost.



A.



B.



C.



D.



What are some of the things you would buy if you had the money?

ACTIVITY:

Put a check mark next to the things below that you would like to buy.

☐☐☐☐☐☐☐☐

Draw something else in the box below that you would like to buy.

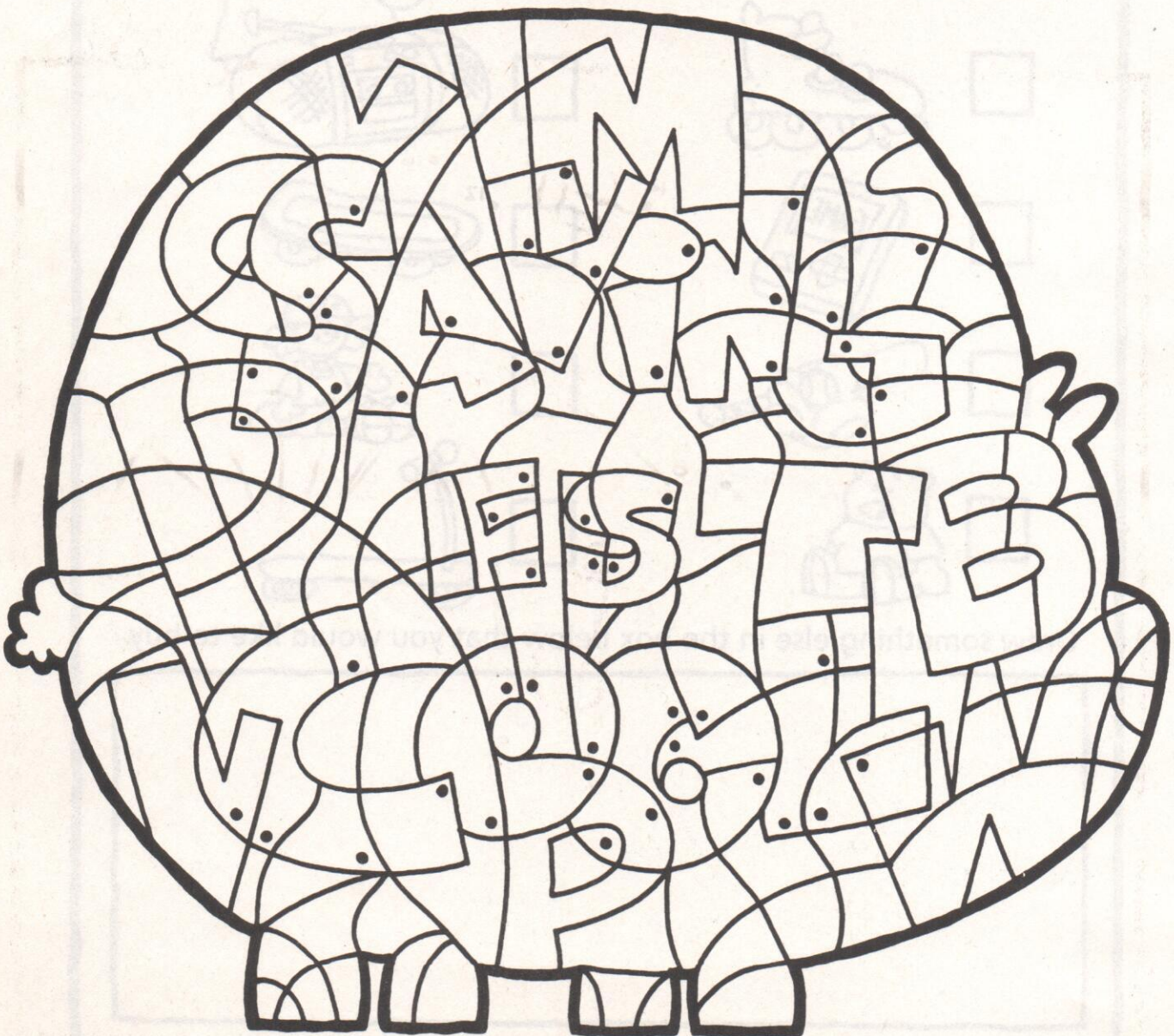
A large, empty rectangular box with a thick black border, intended for a drawing.



If you do not have enough money to buy something you want, you have to **SAVE** for it. That means you keep the money you get instead of spending it right away.

ACTIVITY:

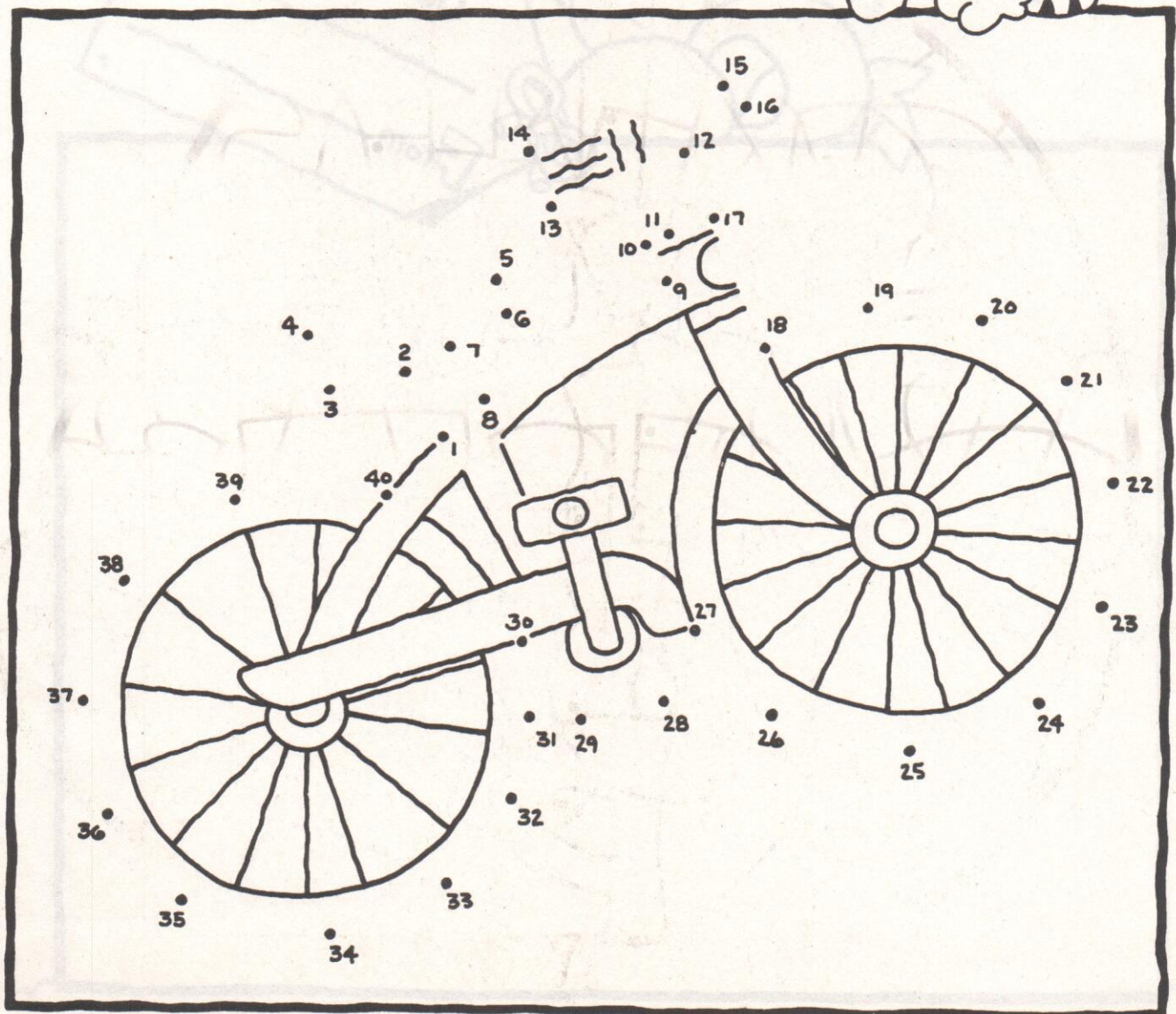
Color in every space with a dot to find a message from Cool Cat.



Saving is cool because it helps you buy special things for yourself.

ACTIVITY:

Connect the dots to find something costly you could buy if you saved your money.

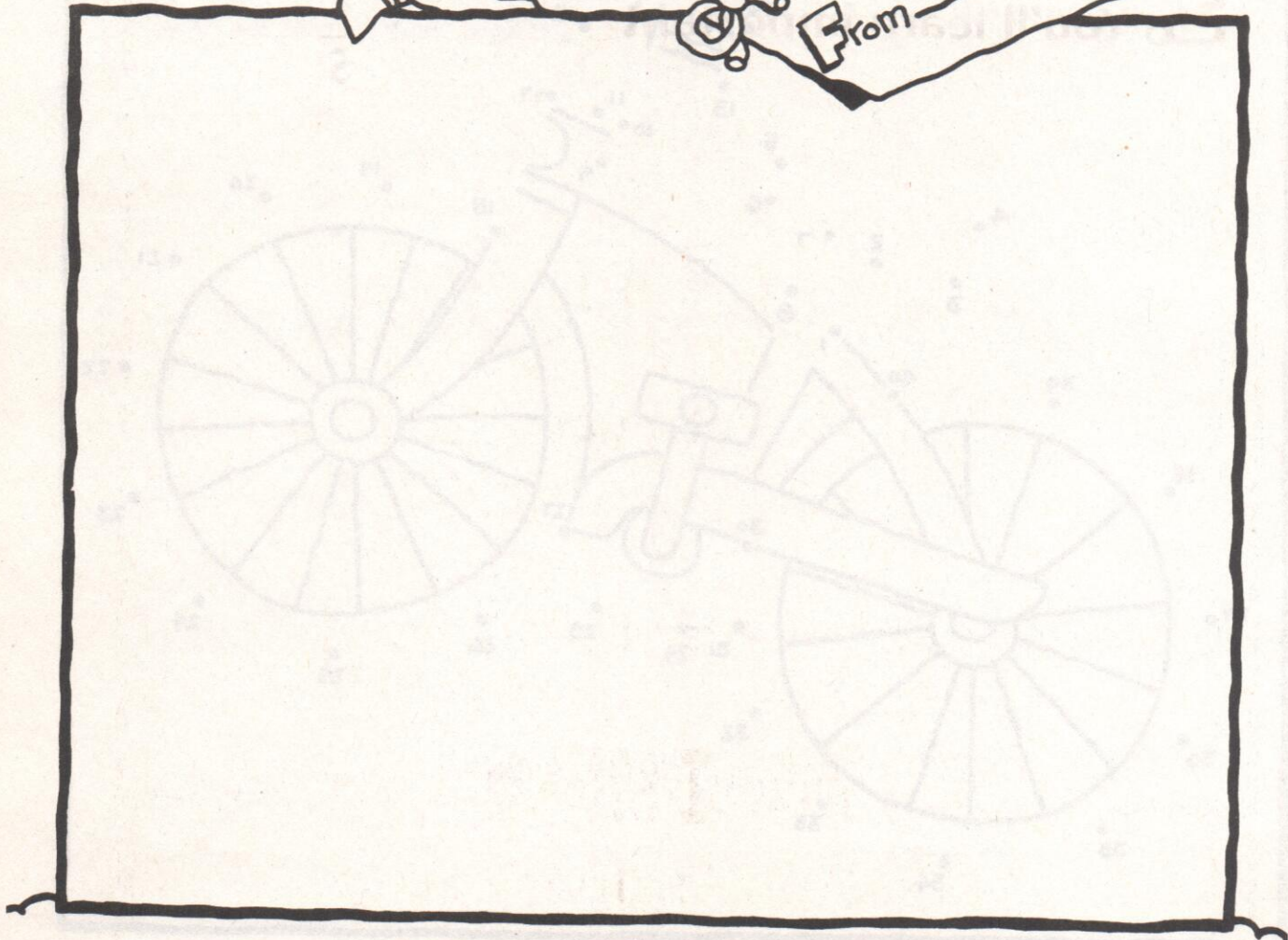
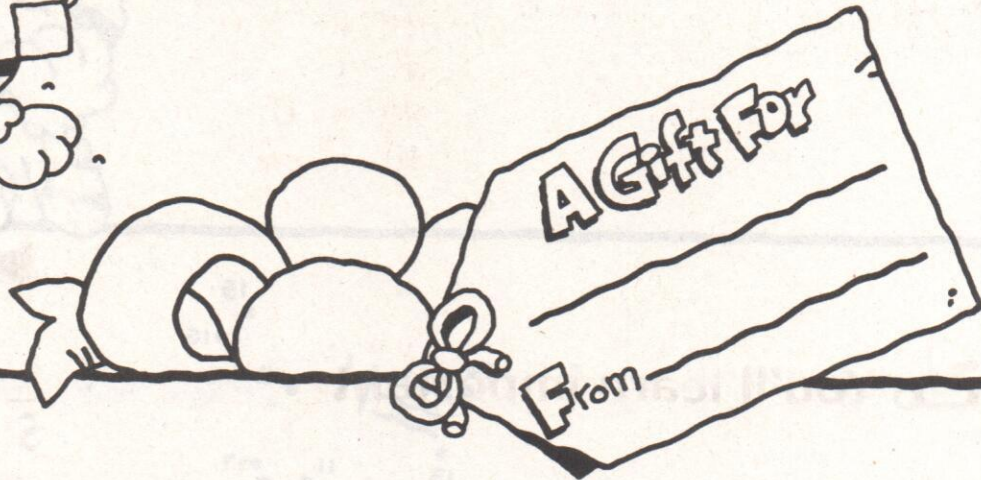


Saving is cool because you can buy nice gifts for your family and friends.



ACTIVITY:

Draw something that you would like to buy for someone. Then fill out the gift tag.



Saving is cool because it can help you go to college. College costs a lot of money. If you start saving for college now, you can help pay for it when you are ready to go.



ACTIVITY:

Unscramble the words to find out why you might want to go to college. Use the WORD BOX for help.

1. You'll learn important L I S K S L .

2. You'll be even T R A M E R S .

3. It will help you get a good O B J .

4. It will make your family D U R O P .

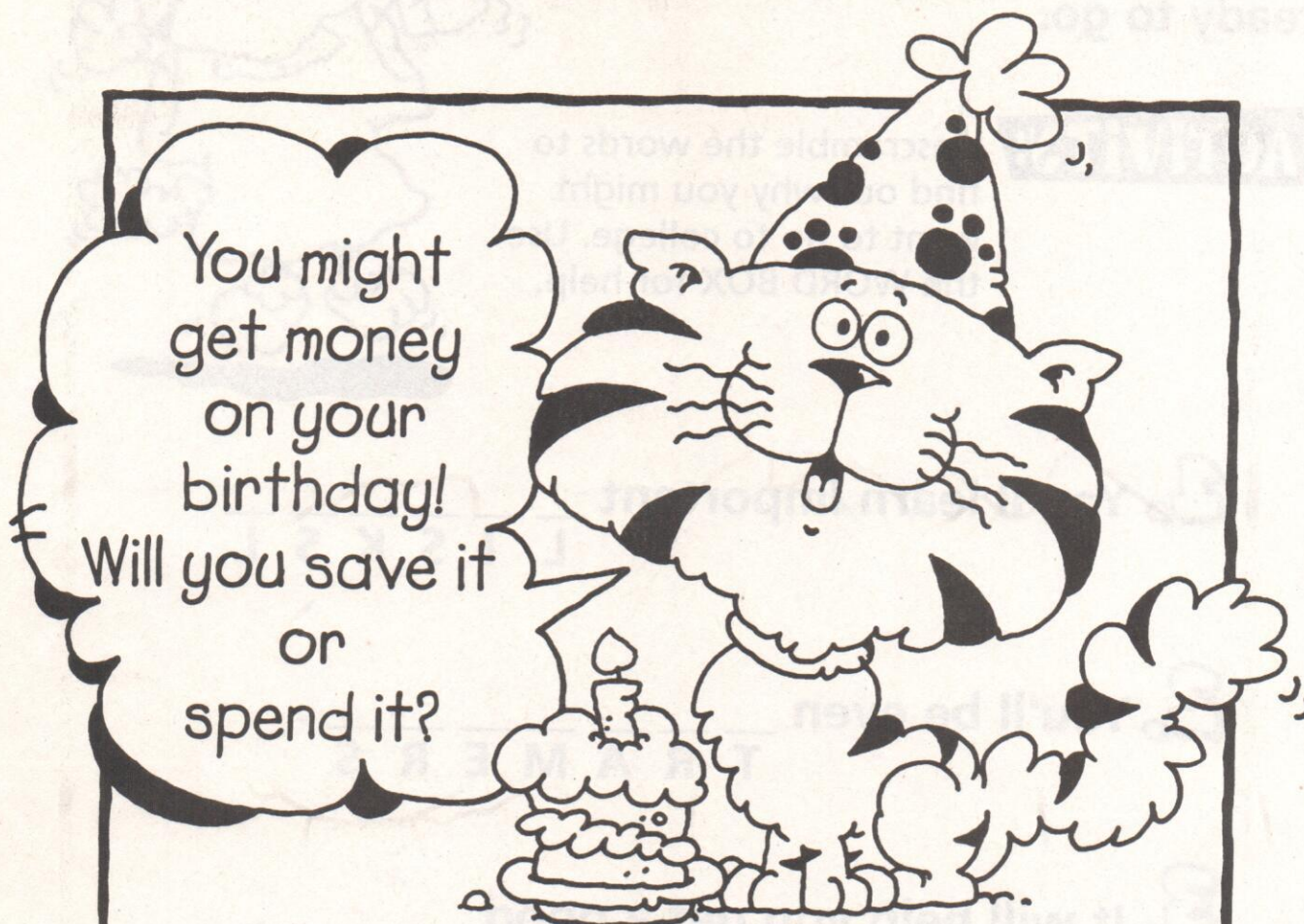
WORD BOX

JOB PROUD SKILLS SMARTER

Saving is cool, but how do you get money to save?
Some kids get money for their birthday.

ACTIVITY:

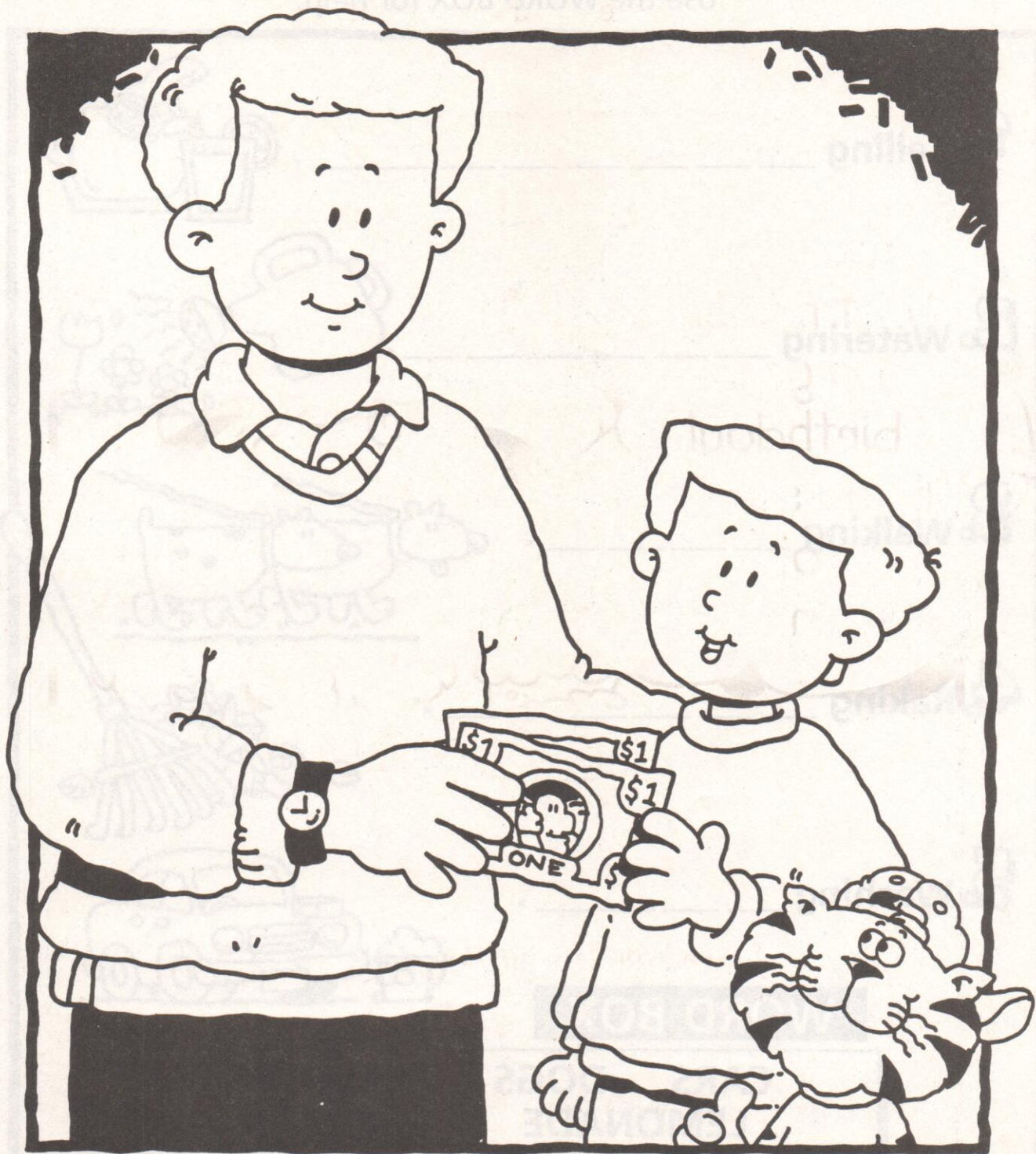
When is your birthday?
Write the date below.



My Birthday Is:

Month Day

Some kids get money from their families as an allowance.
An allowance is an amount of money given
to someone, often every week.



Some kids get money by doing simple jobs
in their neighborhood.

ACTIVITY:

Here are some jobs that kids can do.
Fill in the blanks using the pictures as clues.
Use the WORD BOX for help.

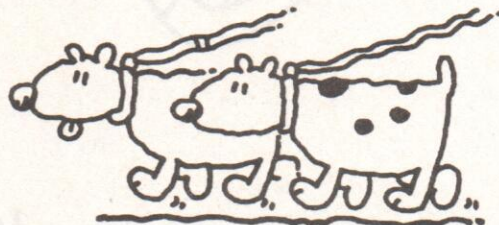
1. Selling _____.



2. Watering _____.



3. Walking _____.



4. Raking _____.



5. Washing _____.



WORD BOX

CARS DOGS LEAVES
LEMONADE PLANTS

Saving money is cool, but where do you save it? Some people save their money in a jar.



Some use a box.



Some use a piggy bank.



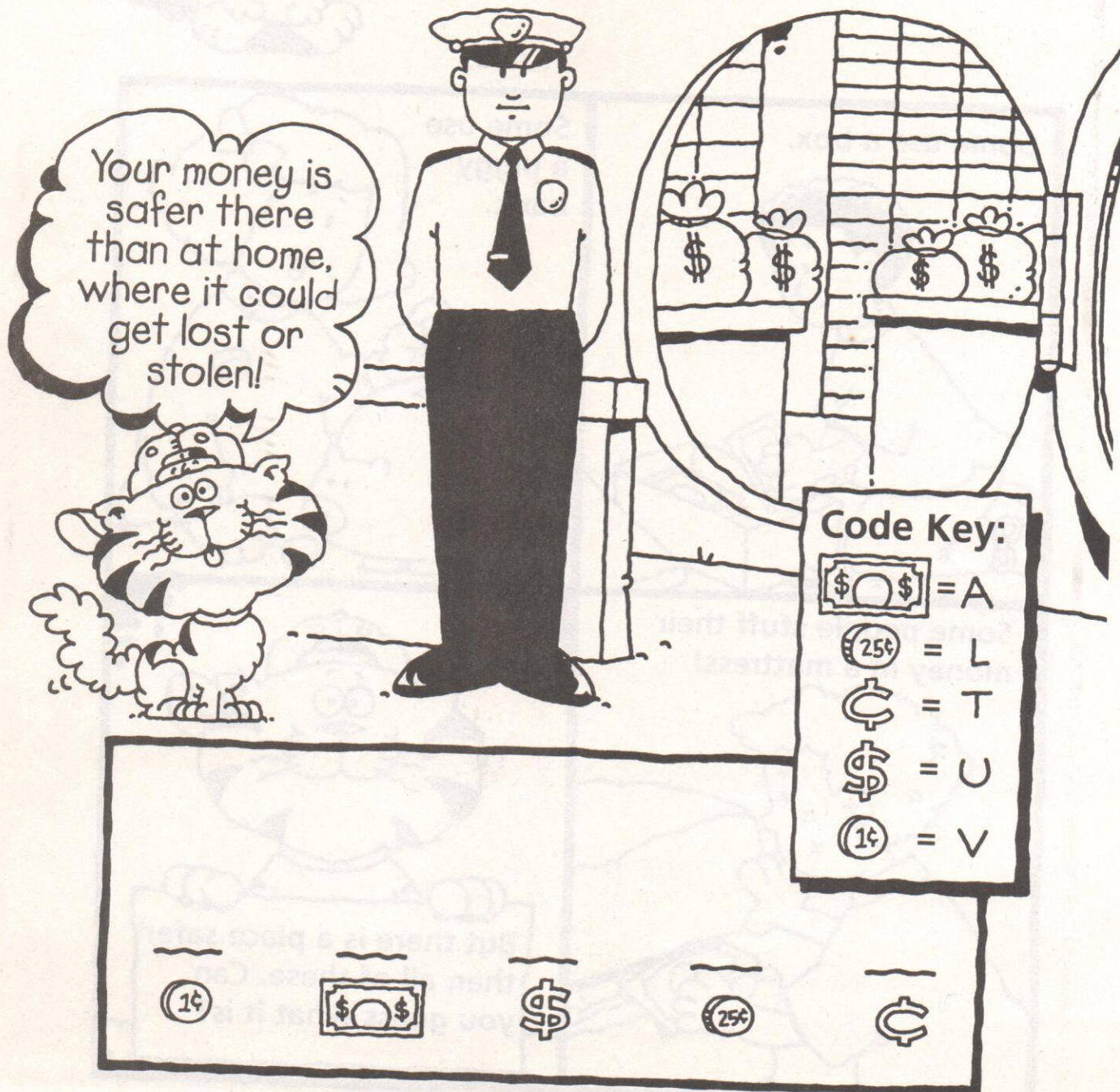
Some people stuff their money in a mattress!



The safest place to save your money is at the bank.
Banks lock up your money and replace it if
anything happens to it.

ACTIVITY:

Banks keep your money in a big, fireproof room.
Use the Code Key to match each symbol with a letter
and find out what this room is called.



Many banks pay you for keeping your money there.
The money you earn from a bank is called interest.
If you keep your money in a savings account,
you will earn interest.

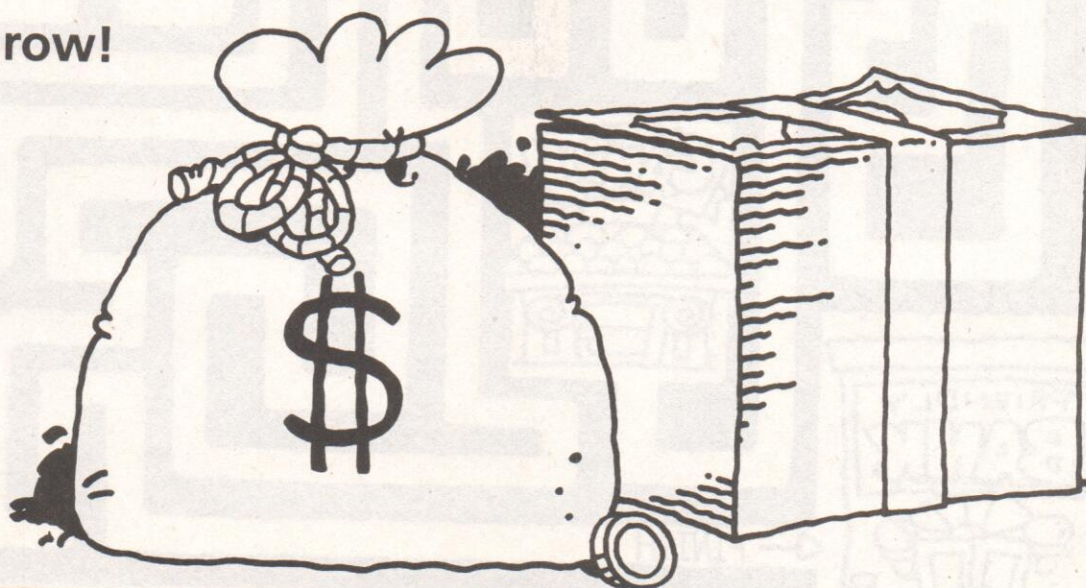
Then your
money will
grow...



and grow...



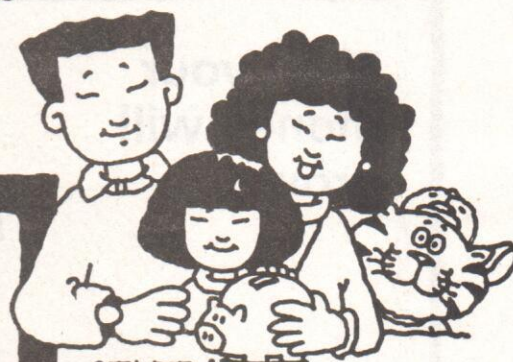
and grow!



The people who work at the bank are friendly and helpful. They will explain the different kinds of accounts, and help you get the most out of your money.

ACTIVITY:

Help this girl and her parents take her savings to Friendly Bank. Don't stop to spend the money on the way!



START



FINISH

When you open a savings account, you will get a savings record book. This will help you keep track of what's in your account, what you take out, and how much interest you earn.



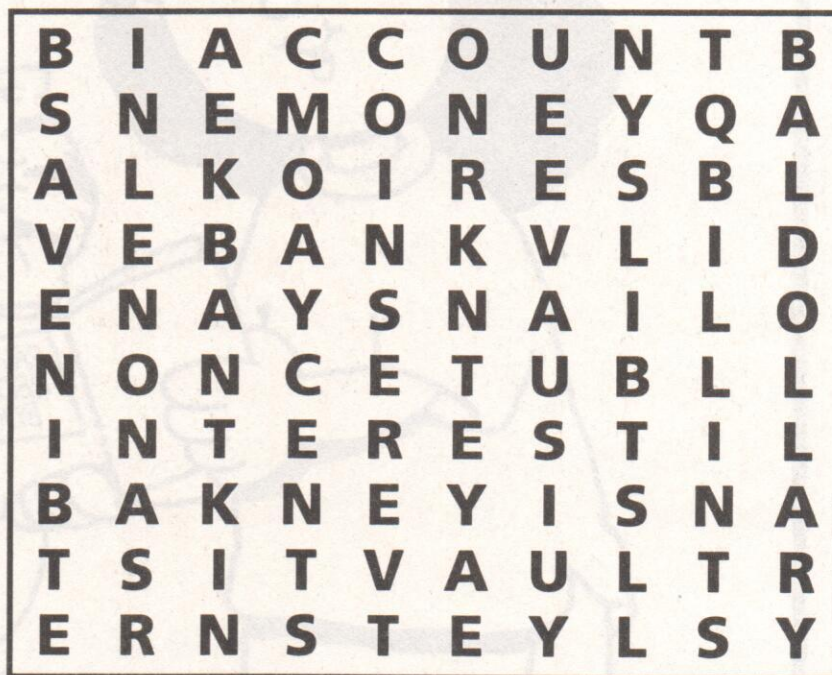
As you can see, it's cool to save money!
Your money will grow, and you'll be
able to do a lot more with it. So start saving!

ACTIVITY:

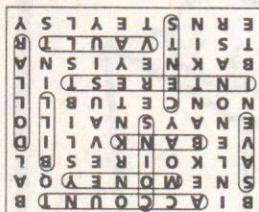
Find these words in the puzzle below.
Some are new words you learned in
this book. Look across and down.



ACCOUNT	COINS	MONEY
BANK	DOLLAR	SAVE
BILL	INTEREST	VAULT
CENTS		



ANSWERS.....

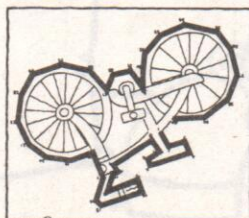


Page 16:



Page 14:

Page 7: 1. SKILLS, 2. SMARTER,
3. JOB, 4. PROUD
Page 10: 1. LEMONADE, 2. PLANTS,
3. DOGS, 4. LEAVES, 5. CARS
Page 12: VAULT



Page 5:

Page 2: 1-C, 2-D, 3-A, 4-B
Page 4: SAVING IS COOL



Page 1

LETTER TO PARENTS AND GUARDIANS

This *Saving Money Is Cool* educational activities book was designed as a “cool” way to teach students in grades K-3 basic ideas about money, spending, and saving. The character of Cool Cat shows young children why saving is important, how to save, and where they can keep their savings. Cool Cat discusses banks as a safe place to keep money, and introduces the topic of savings accounts. Fun, simple activities reinforce the message that “saving is cool.”

What You Can Do

- Read the book with your child and let him or her do the activities.
- Help your young child (preschool to kindergarten) learn to identify the forms and value of coins and cash by providing a small amount of money to make a purchase and receive change. You can give older children the task of choosing a cereal at the grocery store, for example, to learn the value of searching for the best deal.
- By age 6, your child may be ready for an allowance. There is no better way to teach your child about decision-making, budgeting, and the value of saving than to give your child control over cash. Most experts recommend that you do not tie an allowance to everyday chores—chores are part of your child’s responsibility as a member of the family.
- Allow your child to make mistakes with money. These can be powerful learning experiences.
- Encourage your child to put away 10-20 percent of any money he or she receives (including allowance and birthday money) as savings. Buy a small, lockable safe or bank for your child—or better yet, take your child to your financial institution to open a savings account. Then go with your child once a month to make a deposit.
- You can further stress the importance of saving money by helping your child set specific savings goals, such as a computer game or a new bicycle. Motivate saving by offering to match dollar-for-dollar the money your child puts aside.