

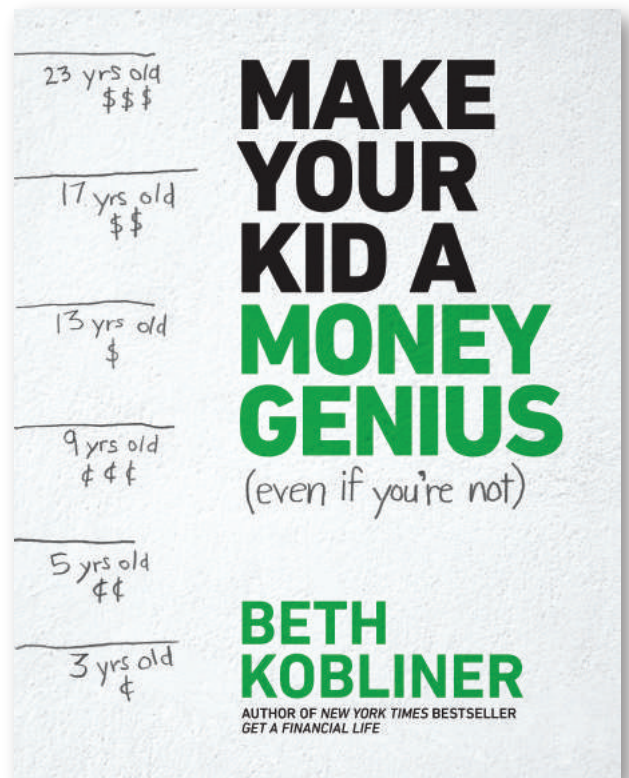
MAKE YOUR KID A MONEY GENIUS

activity kit

INSPIRED BY BETH KOBLINER'S newest book, the activities in this kit can transform your kid into a Money Detective, a Money Gardener, and a Money Superhero. Role-playing is one of the best ways for a child to learn a new financial skill or good habit.

Each activity is designed to teach your kid (age 7 or older) a different money skill—from smart spending to diversification to charitable giving. We suggest you read through the directions with your kid to make sure she's squared away before she gets started.

For more ways to teach your kid the financial facts of life, order *Make Your Kid a Money Genius (Even If You're Not)* today!



MAKE YOUR KID A MONEY DETECTIVE

A MONEY DETECTIVE works like a regular gumshoe, except the clues are when, where, and how your parents spend their money, and the mystery is where the money goes.

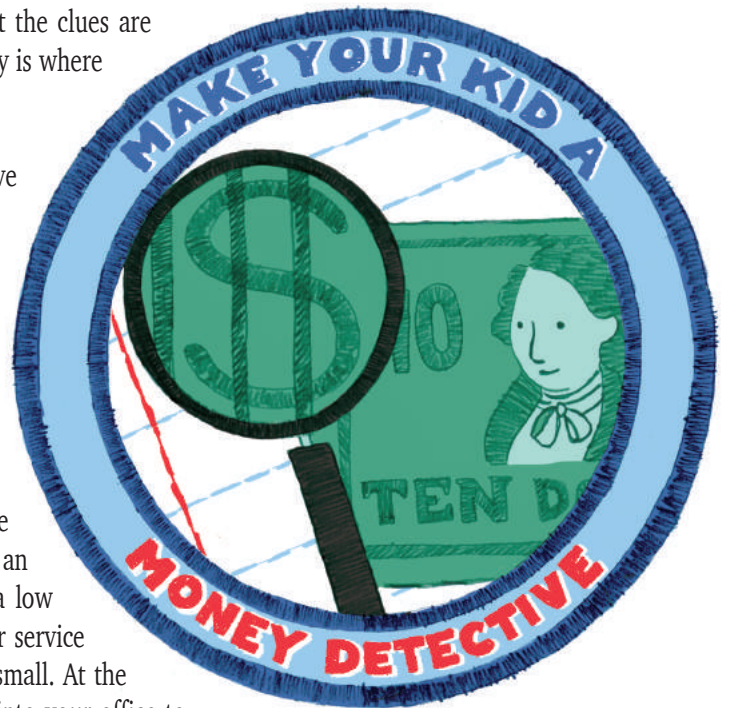
WHAT YOU'LL NEED: a pencil, the included Money Detective Notebook, a sharp eye.

COSTUME SUGGESTIONS: a cool hat, maybe a fedora; trench coat; dark shades; air of mystery

POSSIBLE SOUNDTRACK: “Peter Gunn,” Henry Mancini; “Watching the Detectives,” Elvis Costello

INSTRUCTIONS: Print out a few copies of the Money Detective Notebook on page 3, and carry it with you as you tail Mom or Dad for an entire day. (At a safe distance, of course. A private eye has to keep a low profile.) Every time your parent spends money, write down the item or service purchased, the location, and the exact amount spent—no matter how small. At the end of the day, tally up all of their expenses, then show Mom or Dad into your office to review the case. Now divide up the list. How many purchases were Wants and how many were Needs?

FOR DISCUSSION: Developing and sticking to a budget begins with understanding how much money you're spending, and on what. Sometimes even moms and dads don't know where all the money in their paychecks goes. Good thing they've got you around, Detective! Your investigation is doing the whole family a favor by tracking down all the small—and not so small—expenses. Follow the clues, and you might just find out how they can cut back and save some cash. Case closed!



MONEY DETECTIVE NOTEBOOK

[illegible]

Total _____

MAKE YOUR KID A MONEY GARDENER

A SMART GARDENER doesn't just plant a single seed and hope for the best. He sows a variety of seeds knowing that some will thrive while others won't sprout at all. In this do-it-yourself seed starter project, you'll learn how to create your own garden with three different kinds of seeds.

WHAT YOU'LL NEED: empty dozen-egg carton (paper), potting soil, masking tape, toothpicks, three kinds of seeds (could be string beans, begonias, and wheat grass—or thyme, basil, and parsley, or whatever combination you choose!)

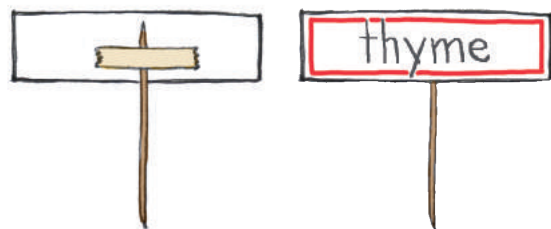
COSTUME SUGGESTIONS: gardening gloves; apron; big straw hat; cool glass of iced tea

BAD JOKES: Q: Where do chickens keep their seed money?
A: In a pecking account.
Q: How does an elephant get his peanuts out of the bank?
A: He visits the ASM—the Automated Sheller Machine.

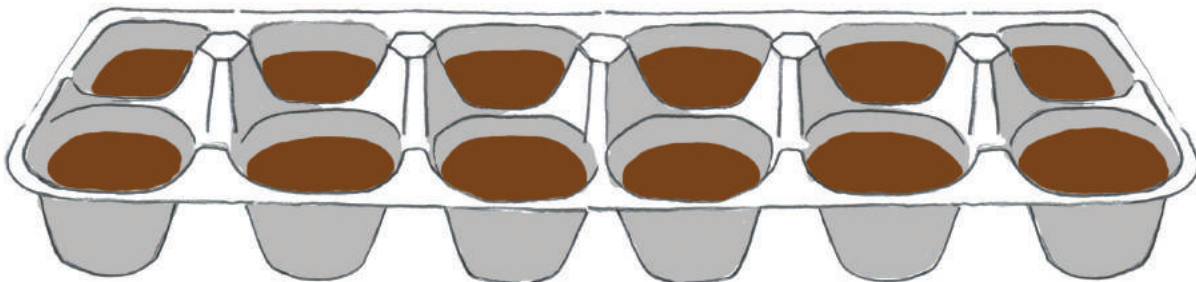
FOR DISCUSSION: Investing money is a lot like planting a garden. Here's how: Moms and dads work hard to make money, then they invest some of it in what are called stocks—little pieces of companies, like maybe Apple or the toy company Mattel. When those companies make money, some of it goes back to the investors, like your mom or dad. Just as a Money Gardener invests time and effort into more than one kind of seed, a Money Genius invests money in a wide variety of stocks because some may grow (make money), and others may not. It's what Money Gardeners call diversification, and it's exactly what you learn in this activity.

INSTRUCTIONS

STEP 1: Print out the Money Gardener Labels below. Cut them out and tape a toothpick to the back of each label, as shown.

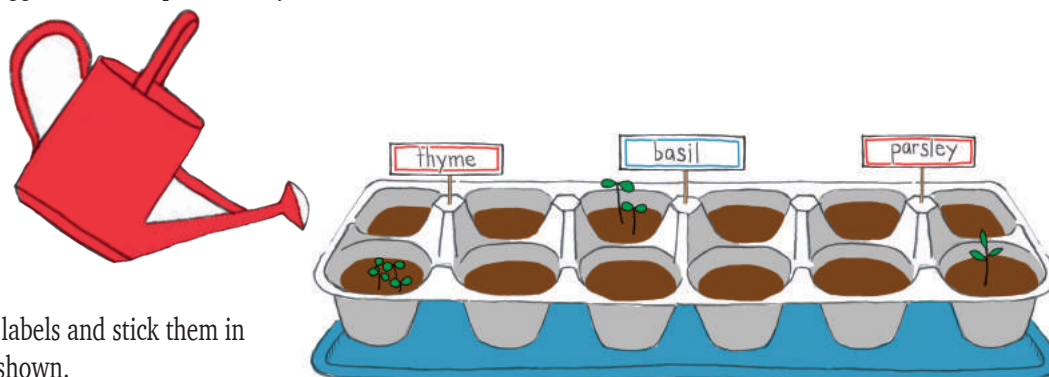


STEP 2: Remove the top of your egg carton. Fill each cup in the bottom of the carton with potting soil.



STEP 3: Plant one or two seeds of one kind in the four cups on the left-hand side of the egg carton, just beneath the surface of the soil. Plant seeds of the second kind in the middle four cups. Plant seeds of the third kind in the four right-hand cups.

STEP 4: Place the egg carton on a plate or tray.
Water lightly.



STEP 5: Fill in the labels and stick them in between the cups, as shown.

STEP 6: Wait.

STEP 7: And ... wait. (Keep the soil moist with a sprinkle of water every couple of days.) After a couple of weeks, you should see little seedlings break through the soil. Did all of your plants sprout up from the soil? Or only some of them? Chat with your parents about what you learned.

MAKE YOUR KID A MONEY SUPERHERO

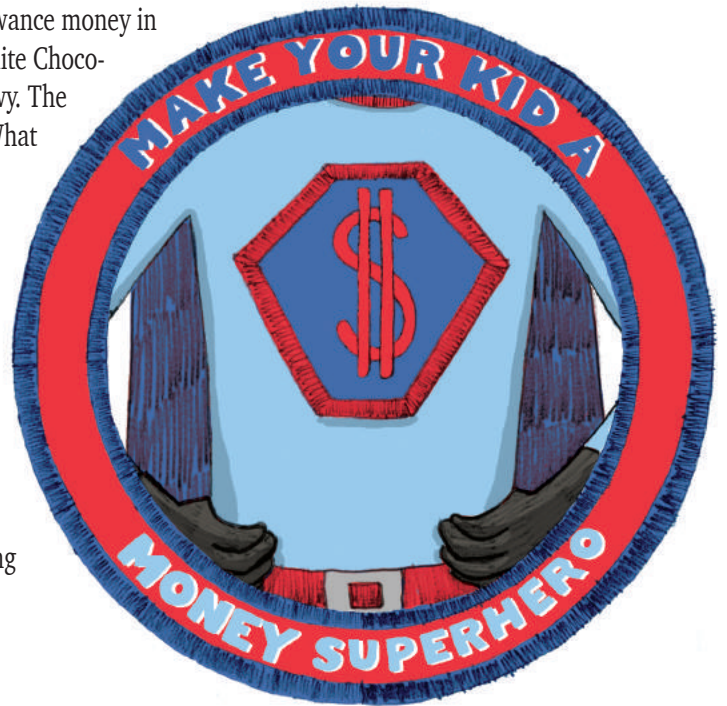
SAY YOU'RE IN THE CANDY AISLE with a fat stack of allowance money in your hand. You know you shouldn't blow it all on a bag of Strawberry White Chocolate Sweetness Grenades, but ... they aren't just chewy, they're Ultra-Chewy. The wrapper says so! Take a minute to ask yourself this simple question: "What would my favorite superhero do?"

Amazingly, you might find the mega-strength to resist temptation and save your cash for a better purpose. And what's better than using the cash you save to help someone in need? Your task here is to assemble a team of charitable superheroes with the power to raise money for the charity of your choice.

WHAT YOU'LL NEED: provided Superteam Signup Sheet; elastic cord, ribbon, or string; big, cheesy comic-book smile

COSTUME SUGGESTIONS: provided secret-identity-concealing mask; cape; negative-vibes-repelling force field

SUGGESTED CATCH PHRASE: "Fundraising...on!"



INSTRUCTIONS

STEP 1: Do some research. Find a local organization that's doing something you care about. Could be a soup kitchen that's feeding people without enough money to afford meals. Could be an animal shelter that's saving our fuzzy friends from having to sleep out in the cold.

STEP 2: Start saving money. You could set aside part of your allowance, or consider having a sidewalk bake sale to raise funds for your cause.

STEP 3: Whatever you want to do to help, you can't do it alone. Print out the Superteam Signup Sheet on page 7. Ask your family and friends to donate matching funds for whatever money you save or raise for your charity. Here's an example: "For every fifty cents I save from my allowance each week, Grandma will contribute a dollar." So if you put away \$10, Grandma adds \$20, for a grand total of \$30. Cool, right?

STEP 4: After a month, collect all the money you and your Superteam have and bring it to the charity. You'll be surprised how much good you can do, and how great it feels to use your money skills to do it. Way better than Strawberry White Chocolate Sweetness Grenades—no matter how chewy.

SUPERTEAM SIGNUP SHEET

SUPERTEAM NAME _____

SUPERTEAM LEADER _____

CHARITY _____

[illegible]

TOTAL SAVED BY SUPERTeam LEADER _____

TOTAL MATCHED BY SUPERHEROES _____

GRAND TOTAL FOR CHARITY _____

STEP 1: Cut out mask and eyeholes out along pink dotted lines.

STEP 2: Use a hole punch or pencil to make holes at either end of the mask.

STEP 3: Thread a piece of elastic cord, string, or ribbon through the punched-out holes to secure the mask in place.

