


Money Matters



Mini Fact:

Currency, or coins and paper money, has been used for about 3,000 years.


\$aving

People save money for different reasons. They may save for **short-term** and **long-term** goals.

You might save money to buy a video game. That would be a short-term goal. You might also save to go to college. That would be a long-term goal.

Experts suggest that younger kids save money at home, for instance in a piggy bank. Older kids may want to open a savings account at a bank.

You might try to save at least 10 percent of the money you get. But even if you can save only 1 percent, putting some money in savings is a great habit to start now.



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\$pending

Spending is using money to buy goods and services. These can be needs or wants.

You may hear your parents talk about “paying the bills.” Each month, most households get notices about how much money they owe for different products and services, such as:

- cable television
- Internet
- electricity
- cellphones
- doctor visits

- lawn services
- natural gas or oil for heating the house
- pet care

\$haring

For many people, sharing with others who have less has become an important part of their budget. We call this **charitable giving**.

If you have ever dropped coins in a red kettle during the holidays or placed money in a collection plate at church, you have shared your money. But you can also plan your sharing.

My Budget


Birthday money	\$30
1/3 for savings (30 divided by 3)	-\$10
1/3 for sharing	-\$10
Money left to spend	\$10

A kid’s budget

Some kids do it this way: Whatever money they get, they spend one-third of it, save one-third of it and share one-third of it.

You may already have an idea of a group or cause that you want to help with your money. If not, your family can help you decide how to use your sharing money.

Resources



On the Web:

- minyanland.com
- 1.usa.gov/1IY19HH

At the library:


- “Lily Learns About Wants and Needs” by Lisa Bullard
- “Managing Money” by Linda Crotta Brennan

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Try 'n' Find

Words that remind us of money are hidden in this puzzle. Some words are hidden backward or diagonally, and some letters are used twice. See if you can find:

BANK, BILLS, BUDGET, CURRENCY, GIFT, GIVING, GOAL, HABIT, INSURED, LONG, MONEY, NEEDS, PERCENT, PROTECT, SAVE, SHARE, SHORT, SPEND, VALUE, WANTS.



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

Cook’s Corner

Almond Coffee Cake

You'll need:

- cooking spray
- 2 cups biscuit mix
- 1 (14-ounce) can fat-free sweetened condensed milk


What to do:

1. Preheat oven to 350 degrees. Coat an 11-by-7-inch baking dish with cooking spray.
2. In a large bowl, whisk together all ingredients.
3. Pour mixture into the dish and bake for 35 to 40 minutes, until a wooden toothpick inserted in the center comes out clean.
4. Cool the cake in the pan on a wire rack for 10 minutes before cutting into squares. Serves 8.

• 1 cup light sour cream

• 2 large eggs

• 1 teaspoon almond extract



Adapted from “The Robin Takes 5 Cookbook for Busy Families” with permission from Andrews McMeel Publishing (andrewsmcmeel.com).

* You'll need an adult's help with this recipe.

Puzzling

Unscramble the words below that remind us of sharing.

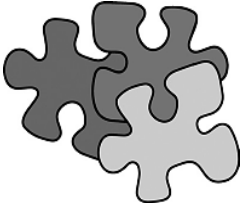
tyhacir _____

hple _____


anodet _____

ersve _____

Answers: charity, help, donate, serve.



Mini Jokes




Marcia: What are a bank’s favorite vowels?

Malcolm: I.O.U.!

Mariah: What game do banks enjoy playing?

Mitch: Checkers!

Eco Note



Populations of codfish off the coast of New England are severely down because the Gulf of Maine has been warming 99 percent faster than anywhere else in the world since 2004, researchers say. Scientists say the rapid warming has reduced the number of new cod eggs being laid.

adapted with permission from Earthweek.com

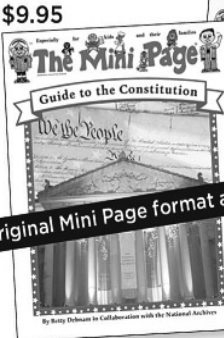
For later:

Talk with your family about how you might use your sharing money. Research different ideas and then choose one.


Teachers:

For standards-based activities to accompany this feature, visit: bbs.amuniversal.com/teaching_guides.html

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