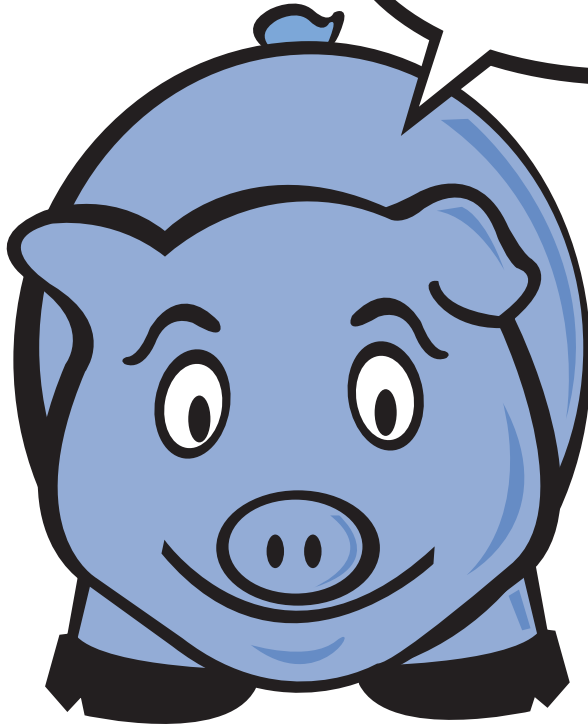


# Coloring & Activity Book

MONEY SAVVY KIDS™

Learning about  
money is fun!



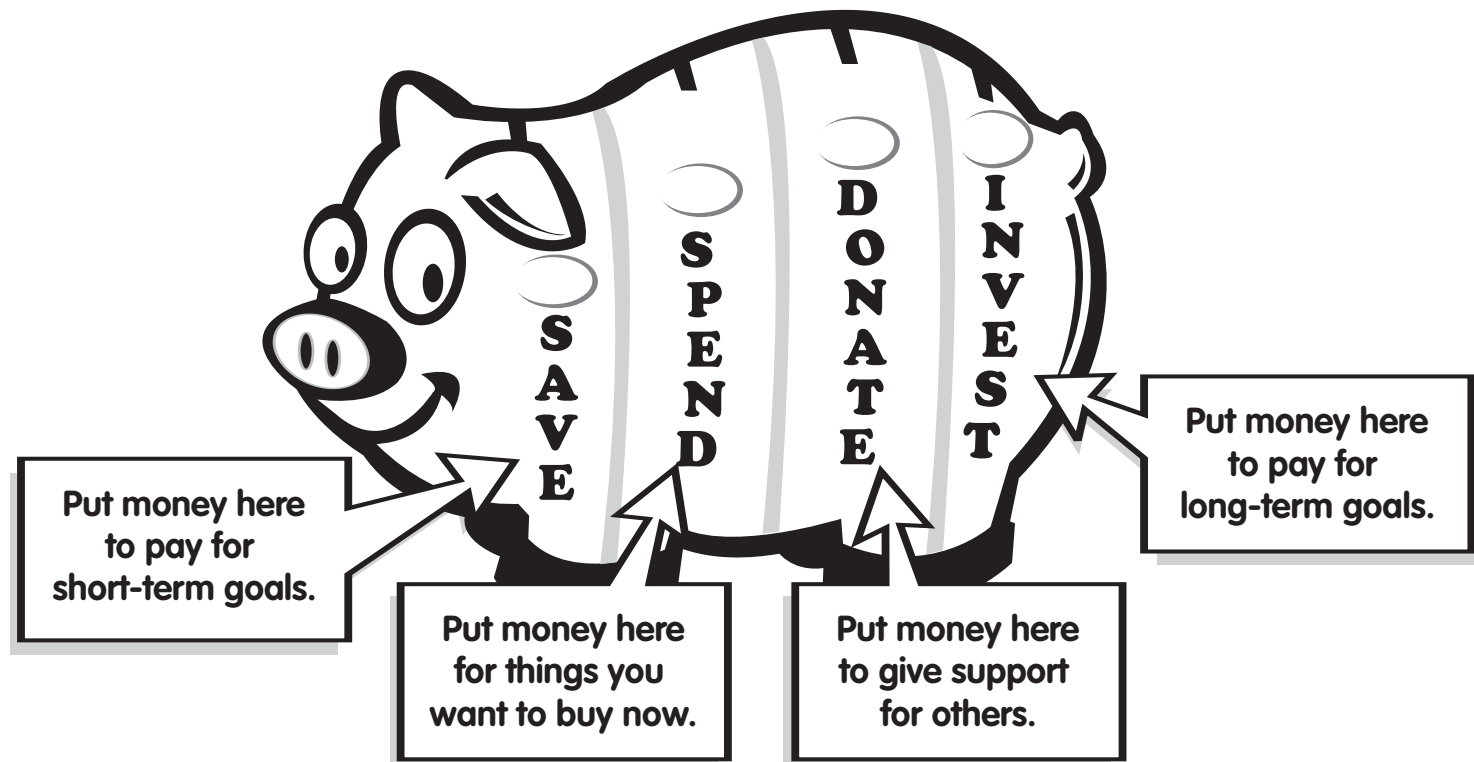
MONEY SAVVY PIG®



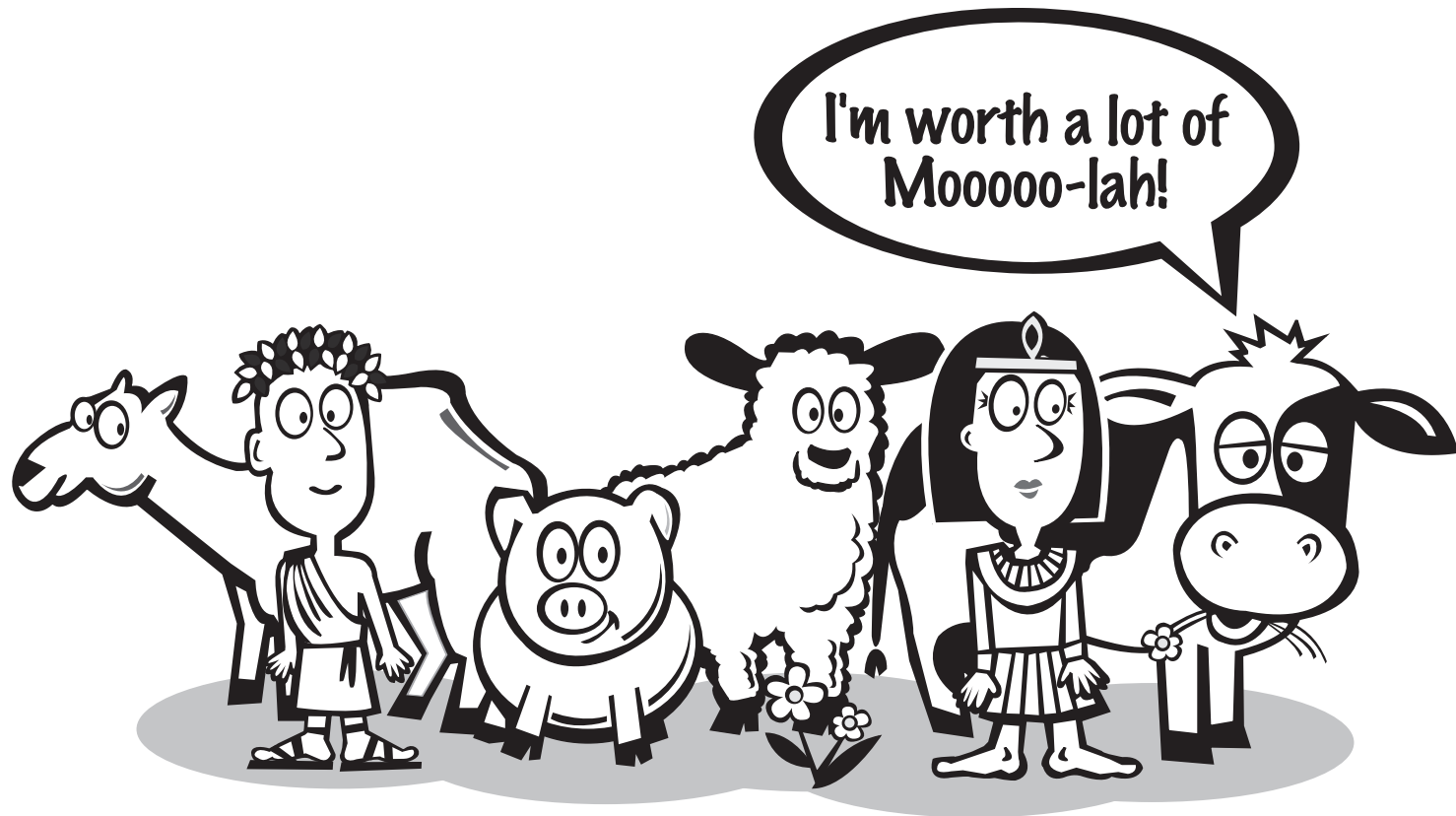
MONEY SAVVY COW™

This book belongs to: \_\_\_\_\_

A large, rounded rectangular box with a black outline, intended for writing the owner's name.



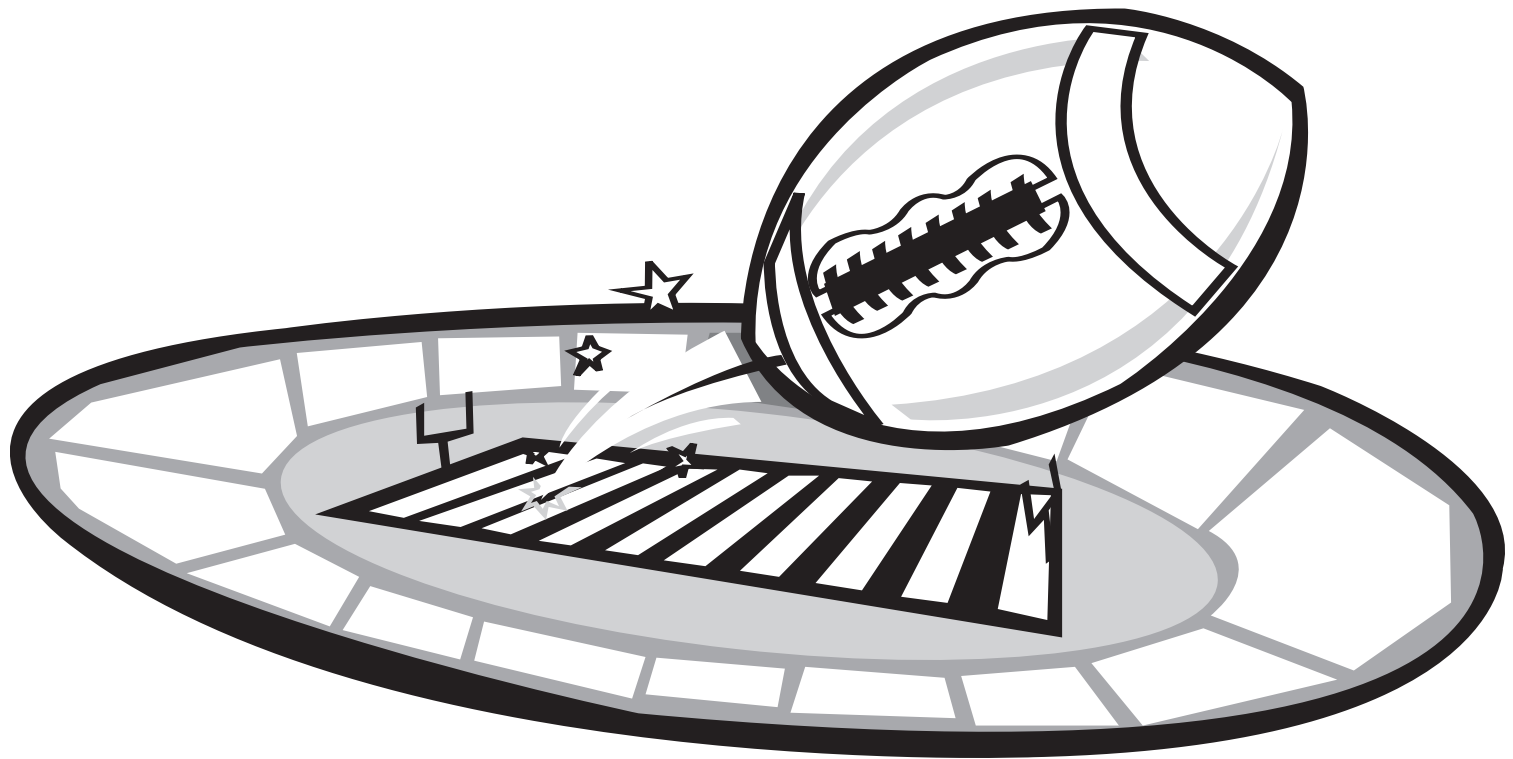
**Hi! I'm the Money Savvy Pig. I like to teach kids about their money choices: Save, Spend, Donate and Invest!**



**Many years ago, people didn't use money.  
They traded things like food and animals for what they needed.  
Today, we use dollar bills and coins to buy what we need.**



**When you save your money in a bank,  
they pay you money, called interest!**



**Saving money without a goal is like playing football without touchdowns. No fun! Turn to the next page to draw your savings goals.**

# Activity #1: Draw Your Saving Goals!



Set a **short-term savings** goal for things you want 1 year from today. Set a **long-term investing** goal for the things you want 10 years from today. Draw a picture of your goals below. Then, write what they are beneath each picture. Try to estimate how much each will cost.

**Draw your Short-Term Goal**

**Draw your Long-Term Goal**

**My #1 Short-Term Goal is:**

\_\_\_\_\_

-----

\_\_\_\_\_

\_\_\_\_\_

**\$** \_\_\_\_\_

\_\_\_\_\_

**My #1 Long-Term Goal is:**

\_\_\_\_\_

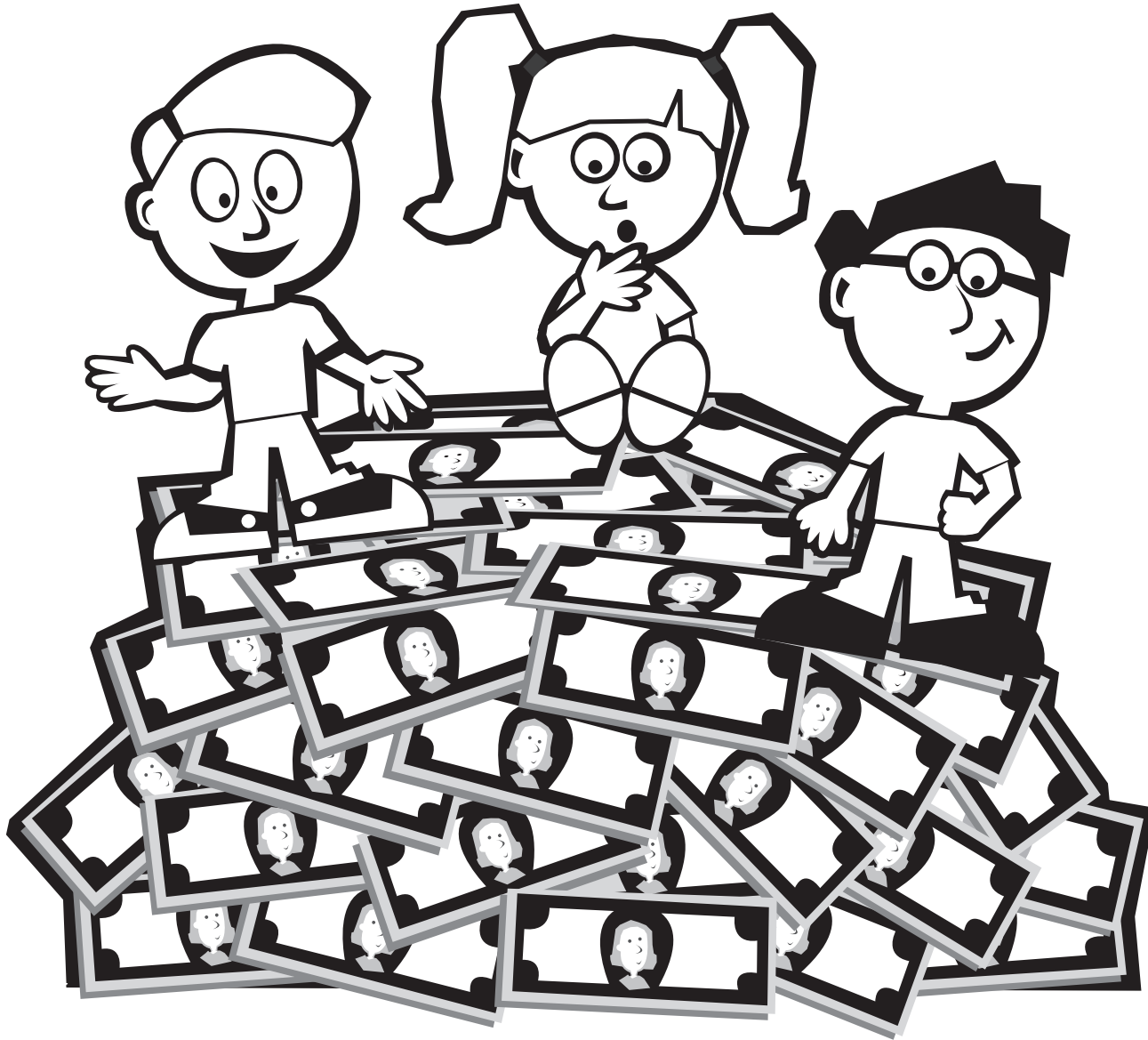
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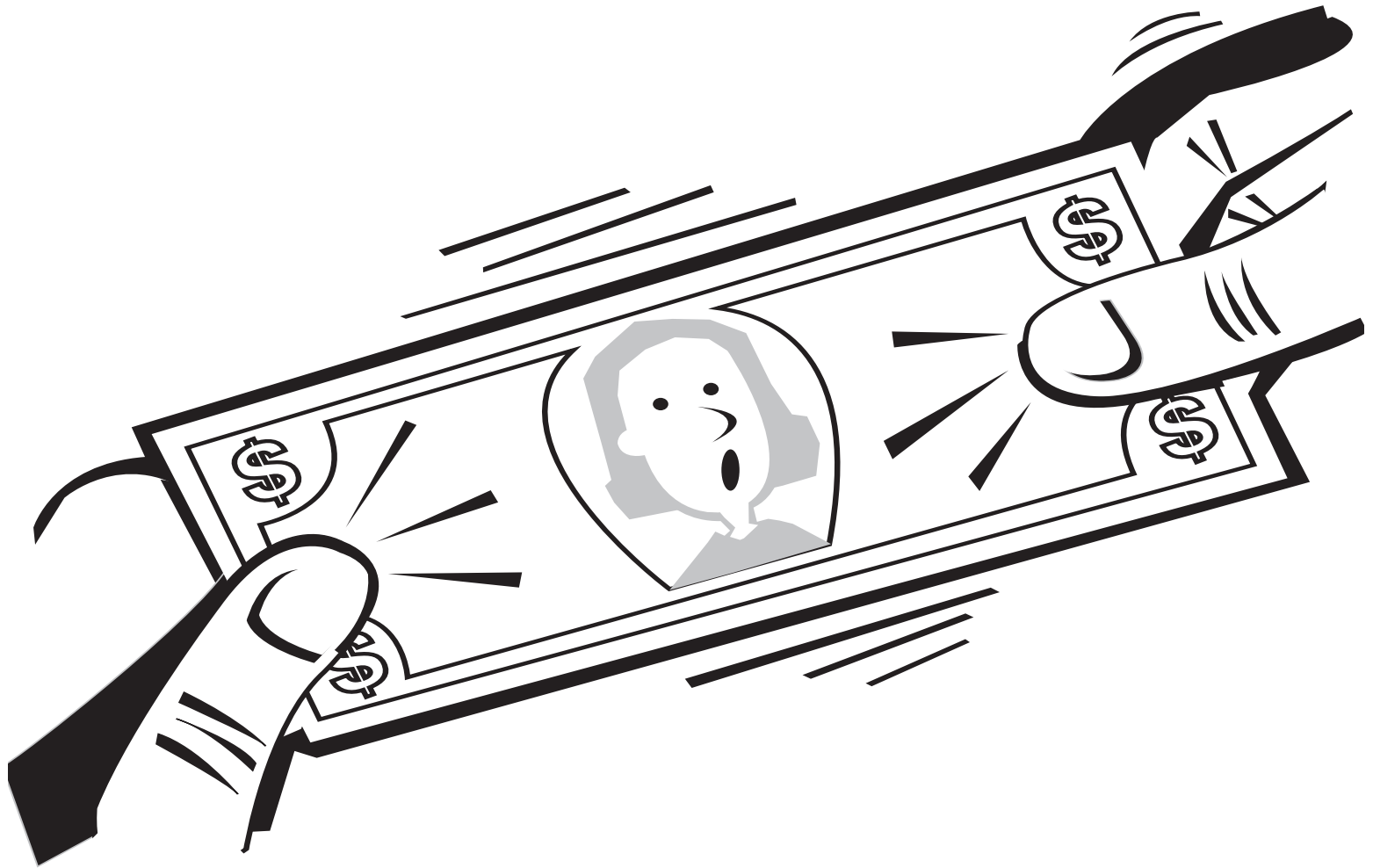
\_\_\_\_\_

**\$** \_\_\_\_\_

\_\_\_\_\_

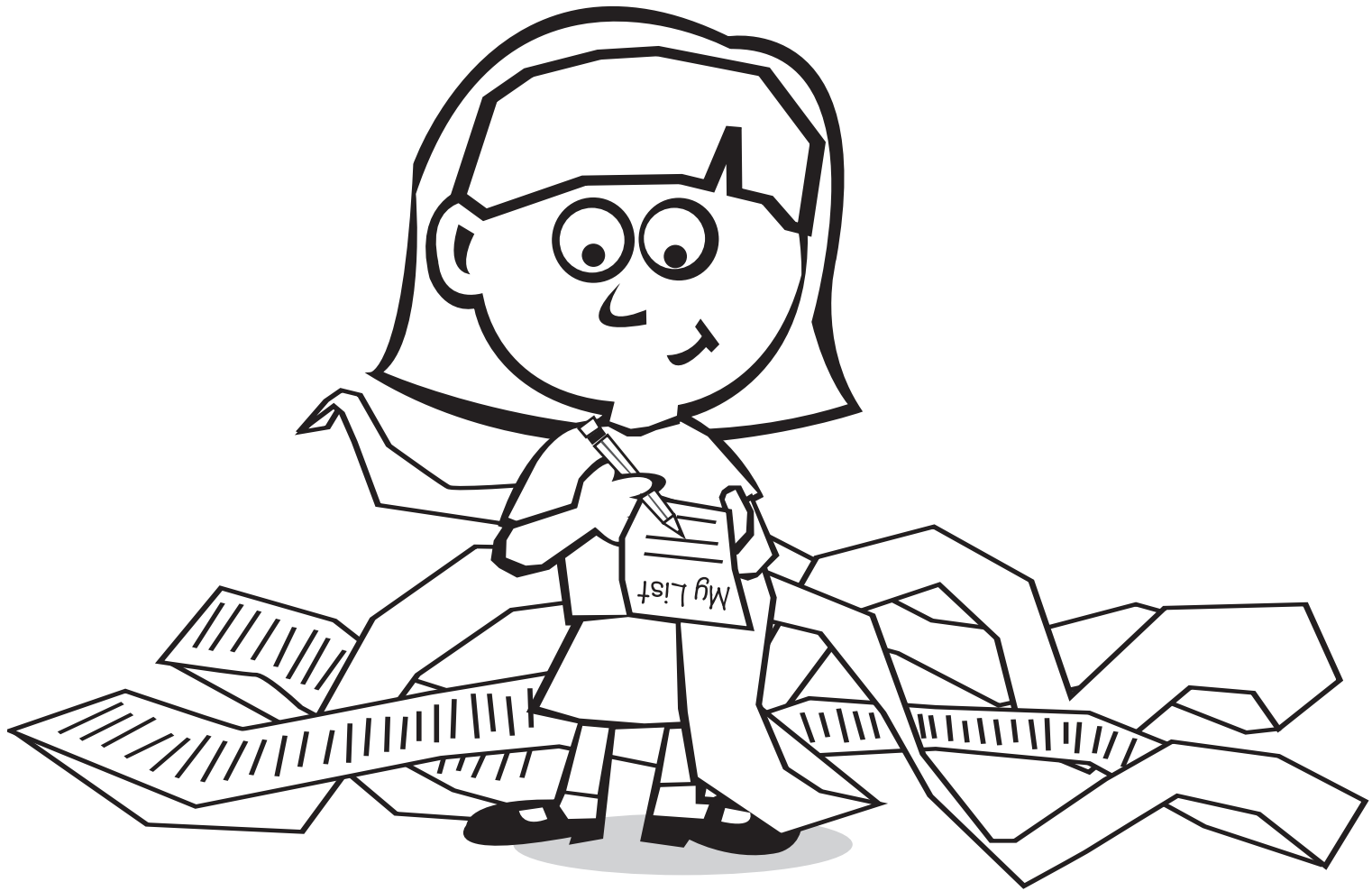


**Did you know that kids in the United States spend over \$40 billion every year? Looks like we could all use a lesson on smart spending!**



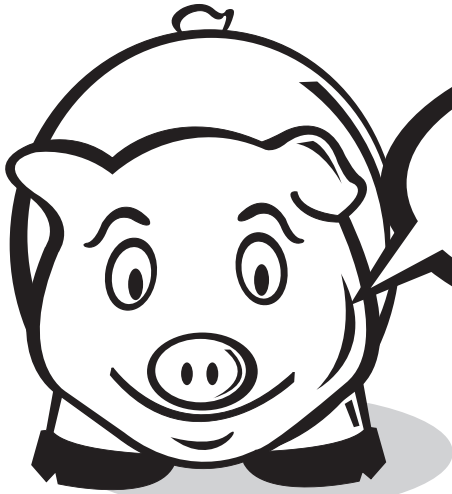
**Smart spending means finding ways to s-t-r-e-t-c-h your money.**





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

# Activity #2: Spending Wish List



Make a list of five things you want to buy. Write how much each item costs next to it. Then, rewrite your list below, in order of most wanted to least wanted. Save money for your most-wanted item first!

**What I want to buy:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**How much it costs:**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

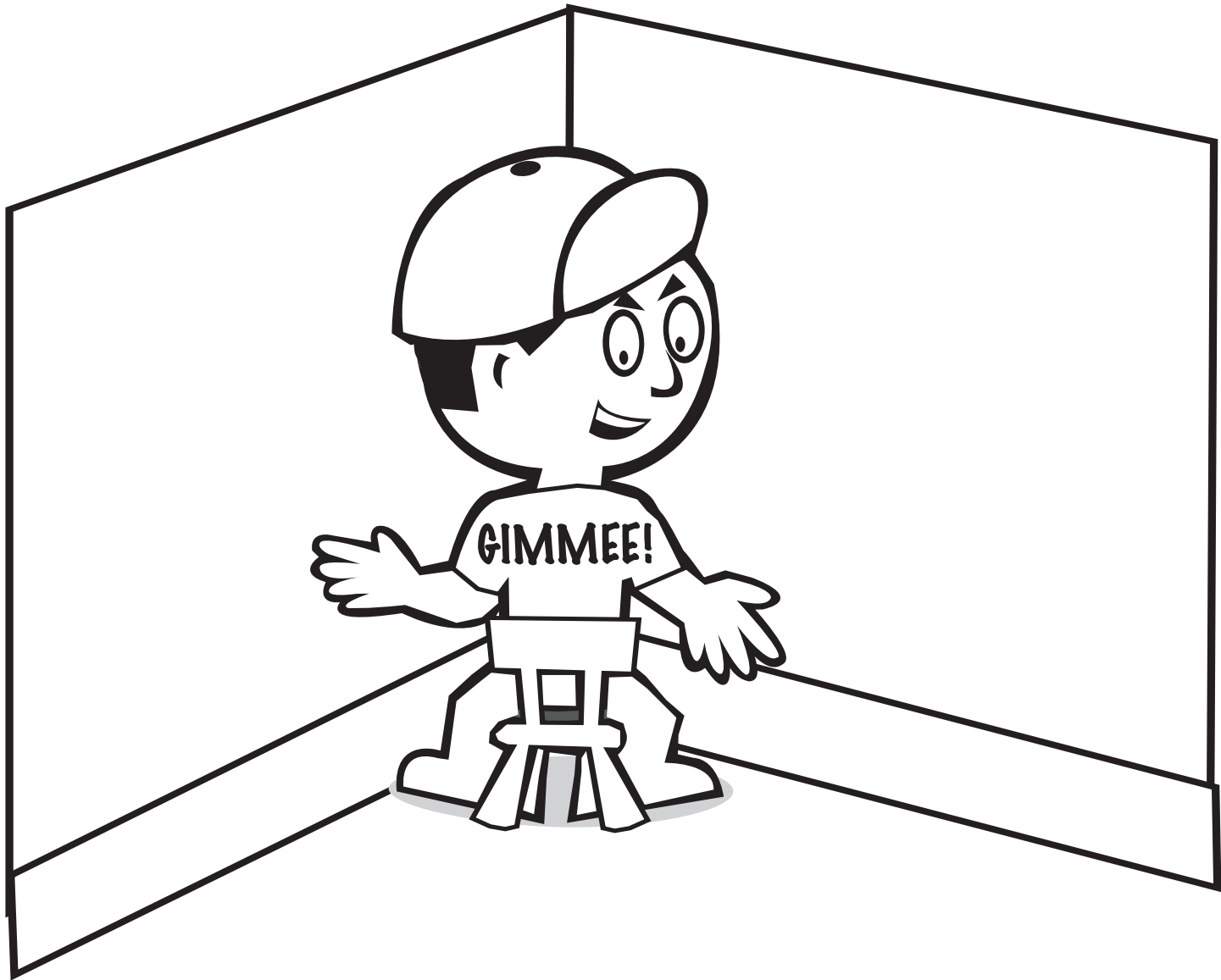
\$ \_\_\_\_\_

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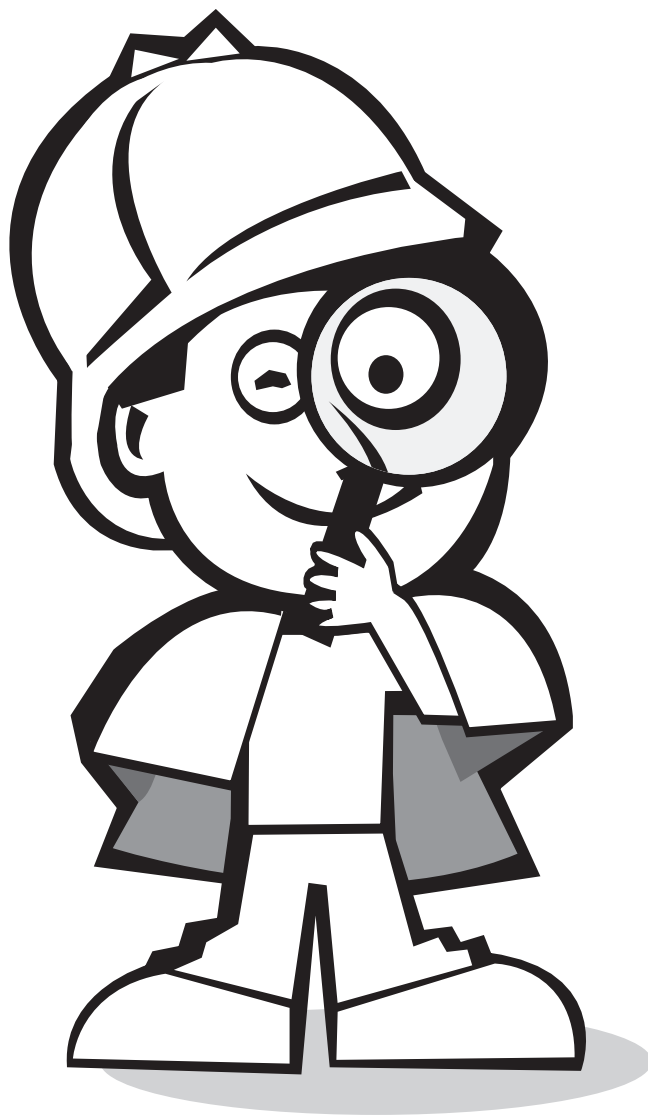
\$ \_\_\_\_\_

**Put your list in order of most to least wanted:**

1. _____	4. _____
2. _____	5. _____
3. _____	



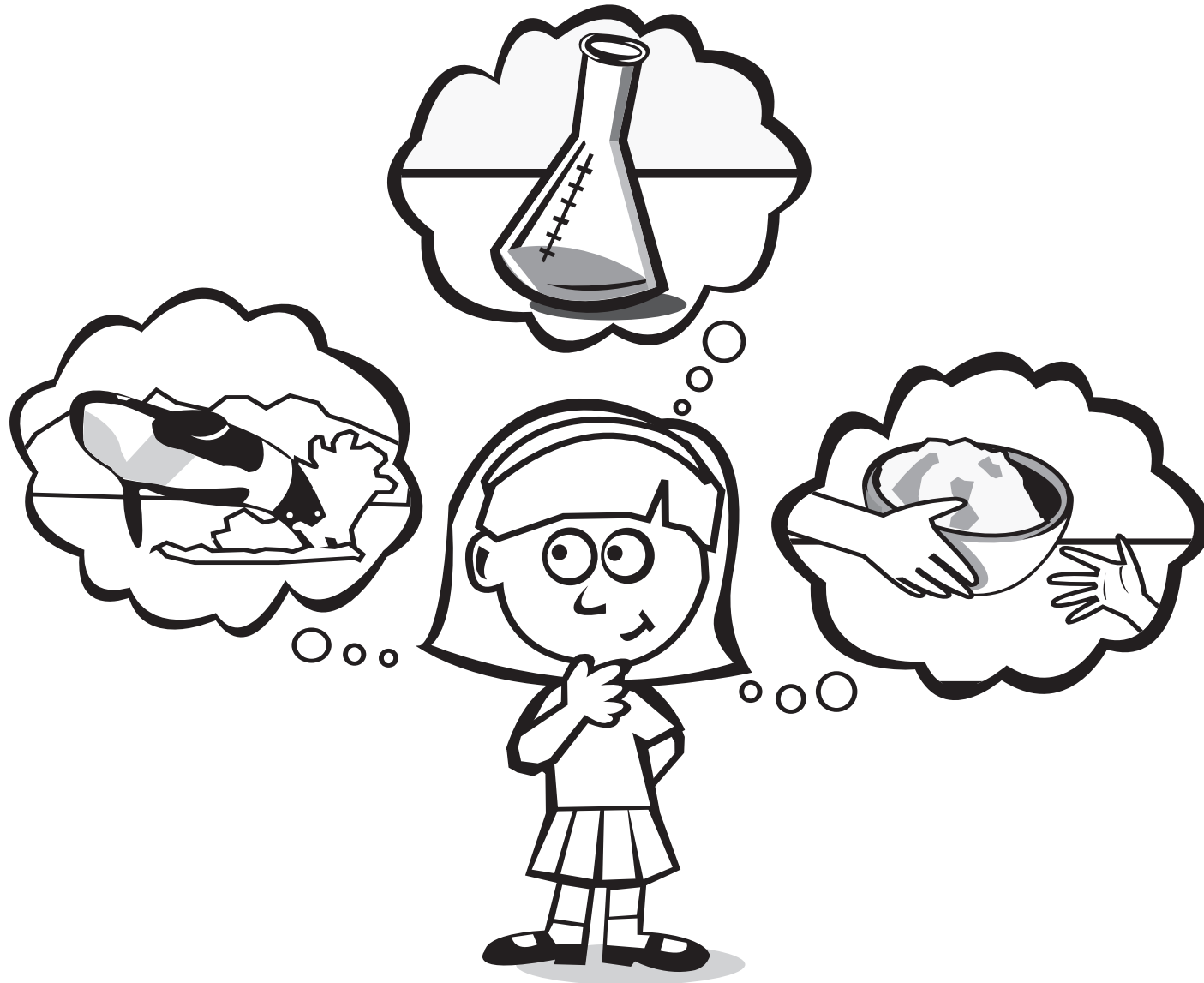
**Don't let the Gimmeees getcha! Ignore that little voice in your head that says, "I waaaaannnt it!" You'll keep more money in your pocket for something better later. (Coloring hint: Gimmeees are usually green).**



**Be a price detective! Compare ads, clip coupons, and search the Internet for the best price on whatever you're shopping for.**



**Donating your time or your money to worthy causes makes the world a better place. And it makes you a responsible citizen!**



**How do you choose a charity? Do what your heart tells you.  
Talk to your parents, read the newspaper and look on the Internet.  
Then check out the charity at [www.give.org](http://www.give.org).**

# Activity #3: Create a Charity



What kind of charity would you like to create? Draw a picture of it here, then write its name and how it helps people. Then, find a real charity that's like yours, and think about making a donation!

A large, empty rectangular box with a black border, intended for drawing a picture of the charity.

**The name of my charity is:**

\_\_\_\_\_

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\_\_\_\_\_

**My charity helps:**

\_\_\_\_\_

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\_\_\_\_\_

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\_\_\_\_\_

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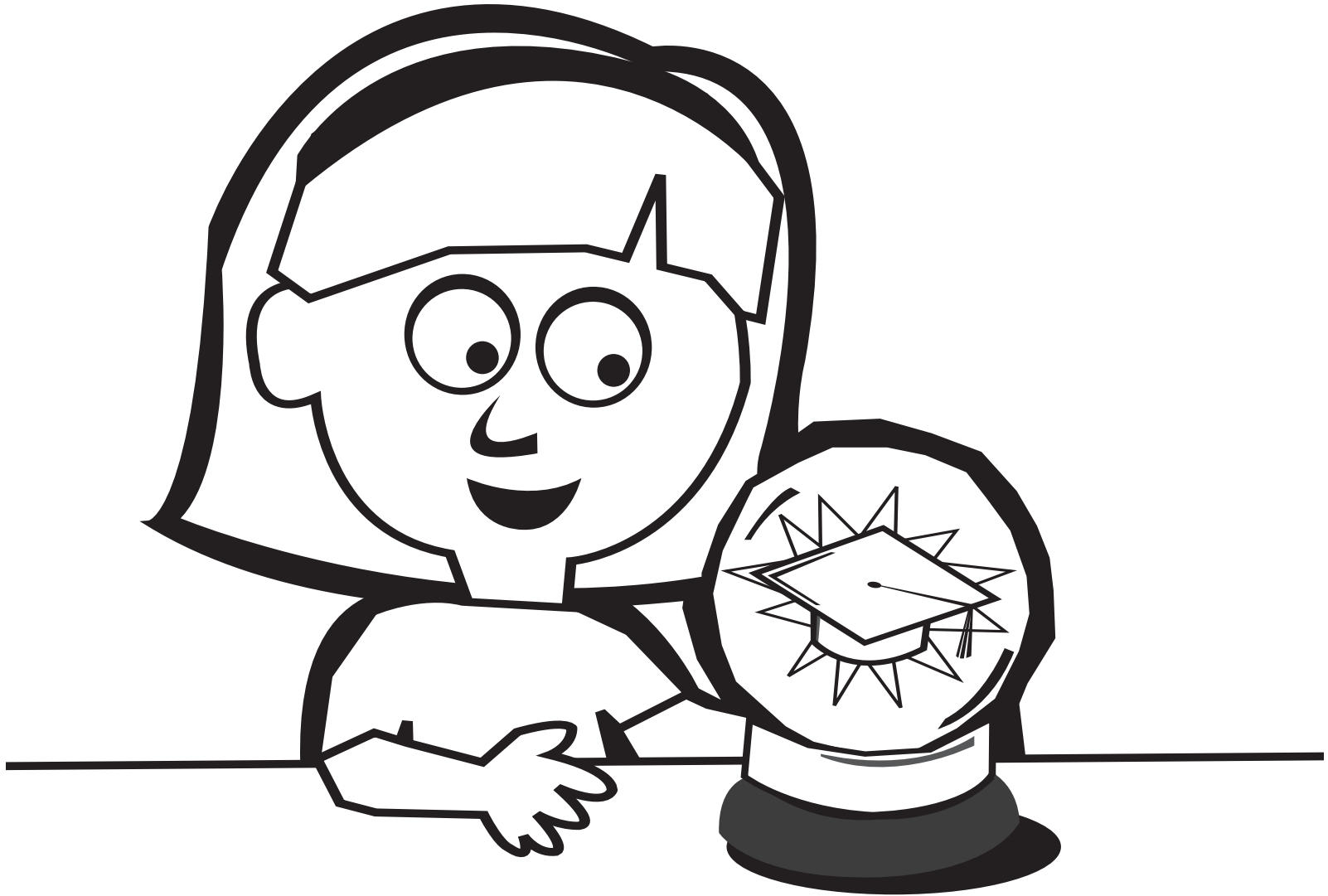
\_\_\_\_\_

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\_\_\_\_\_

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\_\_\_\_\_



**What's the difference between saving and investing? Saving is for things you want soon, within a year. Investing is for more expensive things you want in about 10 years, like college, homes or cars.**





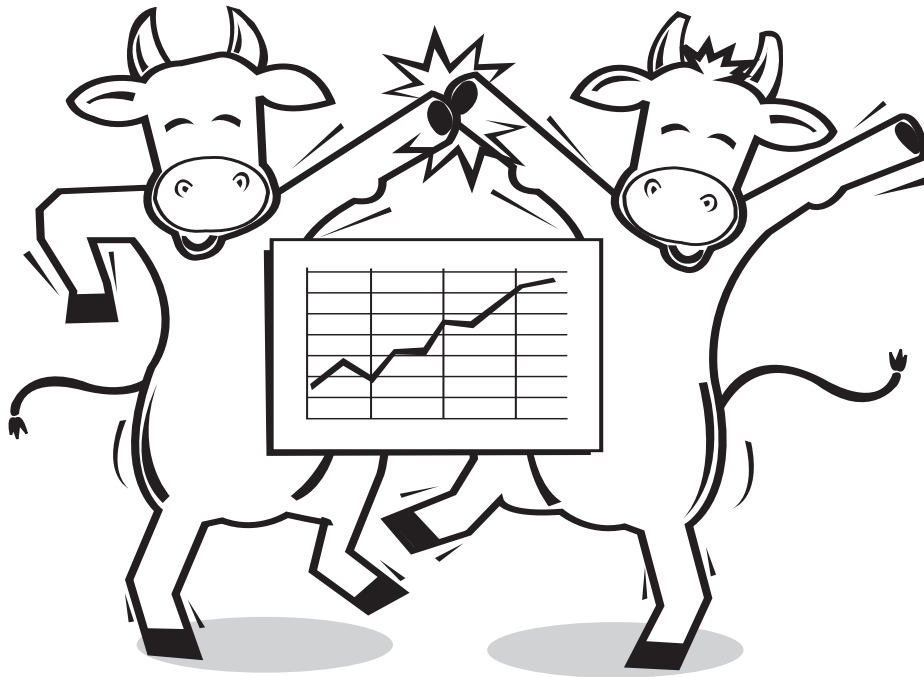
**Is the stock market a grocery store for cows? No, the stock market is the place people invest their money, by buying and selling stock.**

I'll take 5 shares of  
Acme Rubber Noses, Inc.

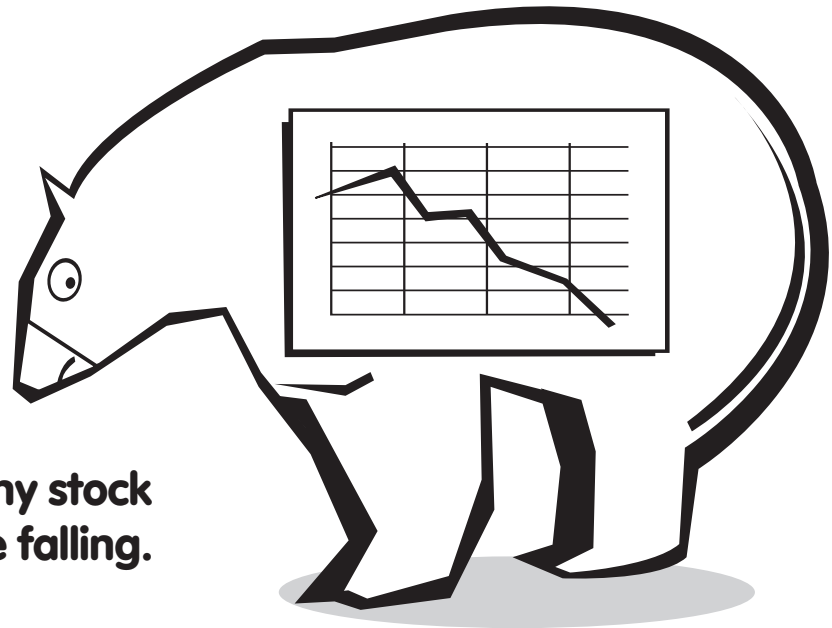


Right away,  
Mr. Chuckles!

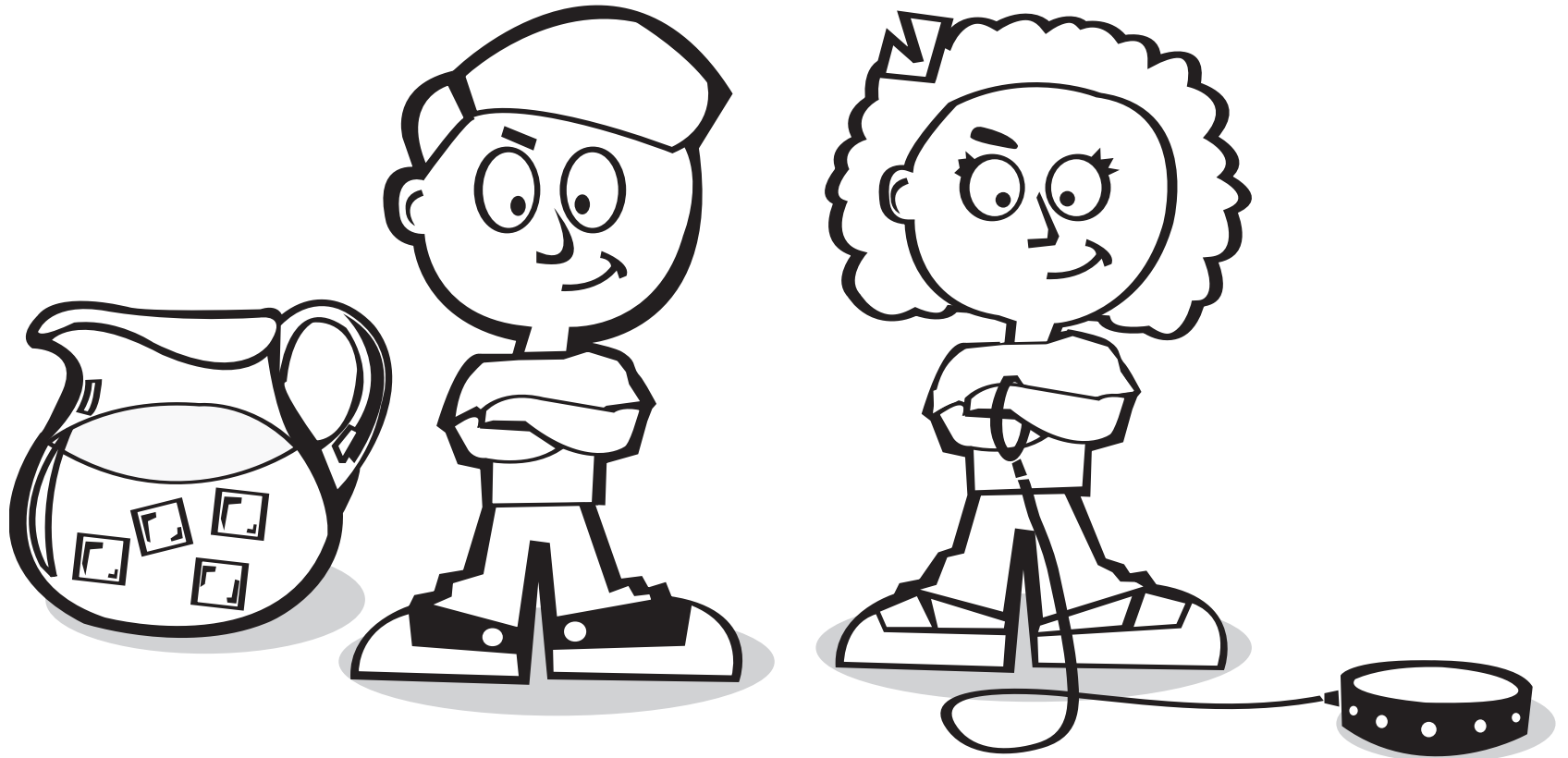
**When you buy stock, you are buying a piece of a company, called a share. If the company makes a profit, your stock may be worth more than you paid for it. You can buy stock from a stock broker, or on the Internet.**



**A “bull” market is when many stock prices in the stock market are rising.**



**A “bear” market is when many stock prices in the stock market are falling.**



**Which company would be smarter to invest your money in? A boy who is going to open a lemonade stand during winter, or a girl who is starting a dog walking service on a street where 6 new dogs just moved in?  
(See next page for the answer.)**



**If you think Elena – the dog walker – will probably have a more successful company (and be a better investment), you’re barking up the right tree!**

# Activity #4: What's your business idea?

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Draw your idea for your own business. It can be a business that provides others with a good or a service. (A good is something you can touch, like videos, bicycles or soap. A service is a job people do for you, like take care of your teeth or paint your house.)

**My business idea is:**

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**Circle one: My business provides**

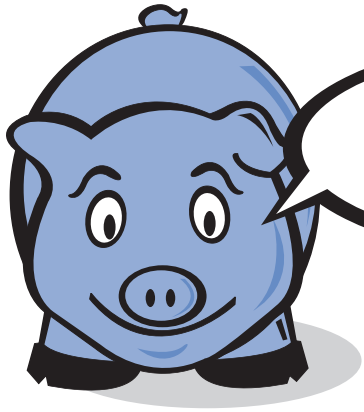
**1) goods**

**2) services**

**3) both goods and services**



**So, the next time you get or earn some money, you know what to do.  
Think about your choices: Save, Spend, Donate or Invest.  
You're on your way to being money smart!**



Try my  
Word Search!

Circle 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
- bear
- bills
- bull
- charity
- coins
- donate
- earn
- goals
- interest
- invest
- Money Savvy Pig
- save
- spend
- stock market
- stocks

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