

Count the coins.

Use the coins to pay for each item. Try to figure out two ways to come up with the same amount of money. Count the number of coins you used.

25¢



10¢







5¢



1¢



 32¢					
 76¢					
 59¢					
 81¢					

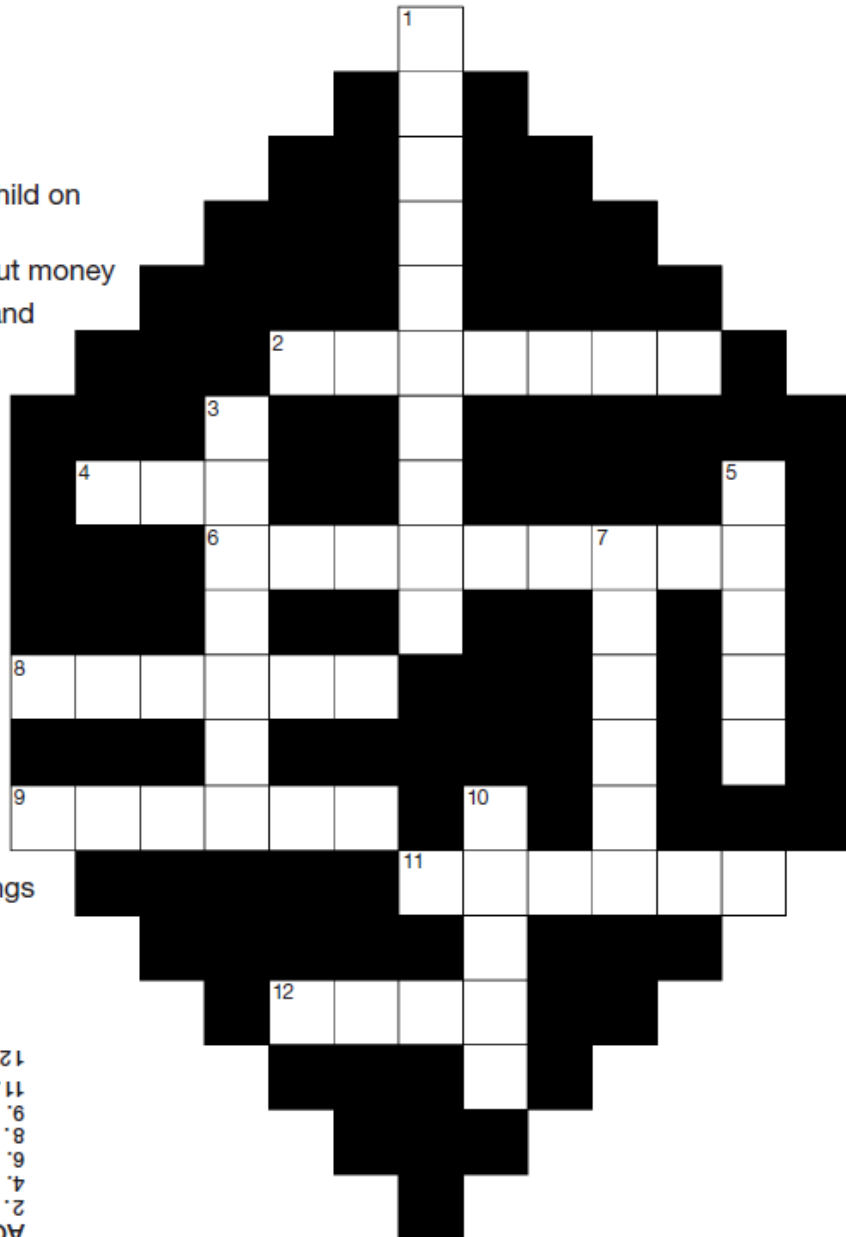
A word about money.

ACROSS

2. The \$5 president
4. I owe you (3 letters)
6. Money given to a child on a regular basis
8. A trade done without money
9. To use something and then return it
11. Worth 100 pennies
12. Another name for 10-cents

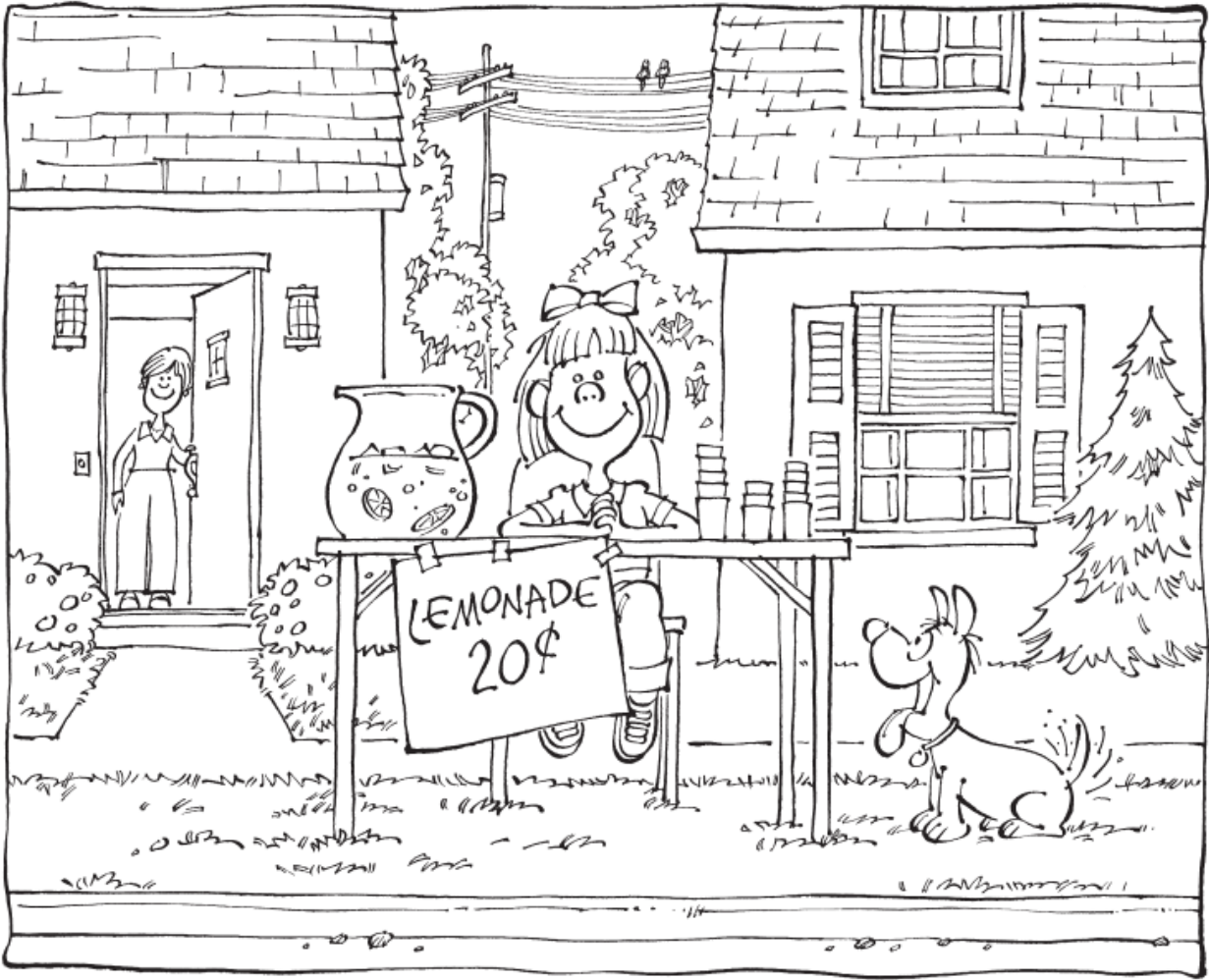
DOWN

1. His face is on the quarter
3. Another name for 25-cents
5. A copper coin
7. Another name for 5-cents
10. Used to pay for things



- ACROSS
1. Washington
 2. Lincoln
 3. Quarter
 4. IOU
 5. Penny
 6. Allowance
 7. Nickel
 8. Barter
 9. Borrow
 10. Money
 11. Dollar
 12. Dime
- DOWN

Why not start your own business to earn extra money?

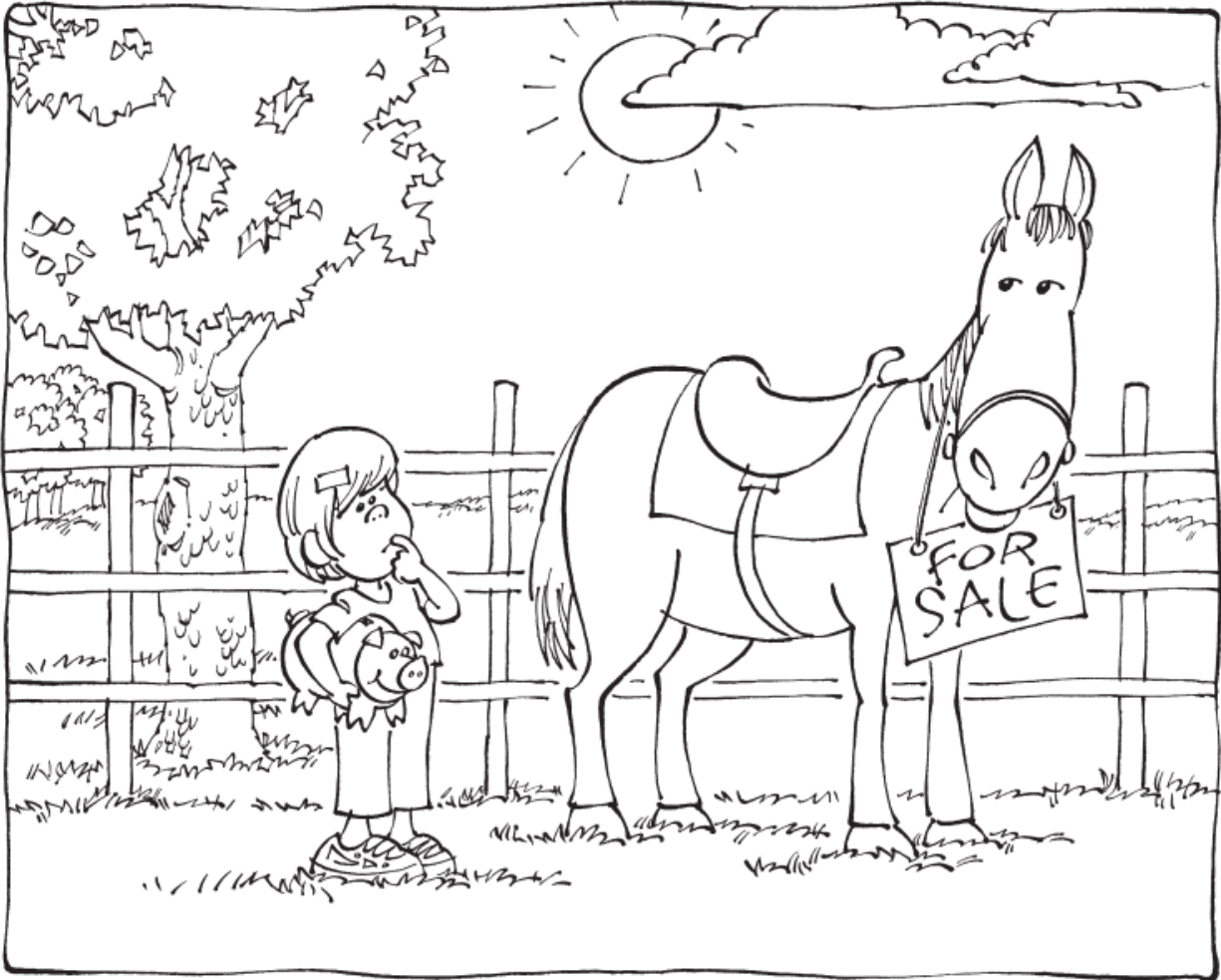


A lemonade stand is a great way to earn extra money during warm weather. Helping neighbors with yard work such as raking leaves or shoveling snow can also provide you some extra cash. What other ways can you think of to earn money?

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It's important to separate your “needs” from your “wants.”



When you buy only what you truly need, you improve the chances of having money later on to get everything you want. That's why it's important to separate your “needs” from your “wants.”

Look at the list below. Which do you think are needs and which are wants? Discuss your answers with your parents or teacher.

Check whether each item is a need or want.	Need	Want
A bicycle		
Food		
Video game		
Going to the movie		
A place to live		
Shoes		
Ice cream		
Car		
Cell phone		
Winter coat		

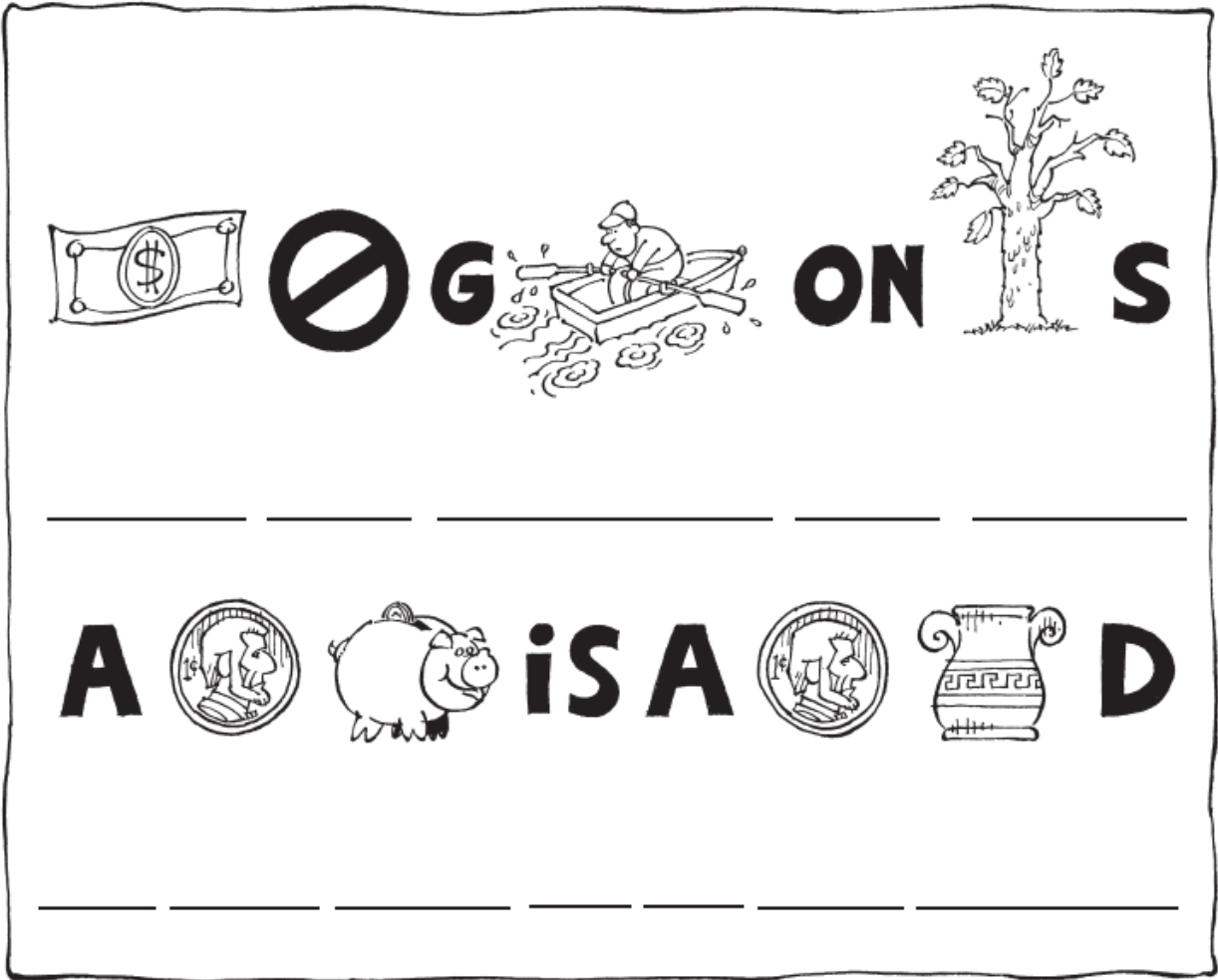
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Picture this?

Using the pictures, can you figure out these common money expressions?

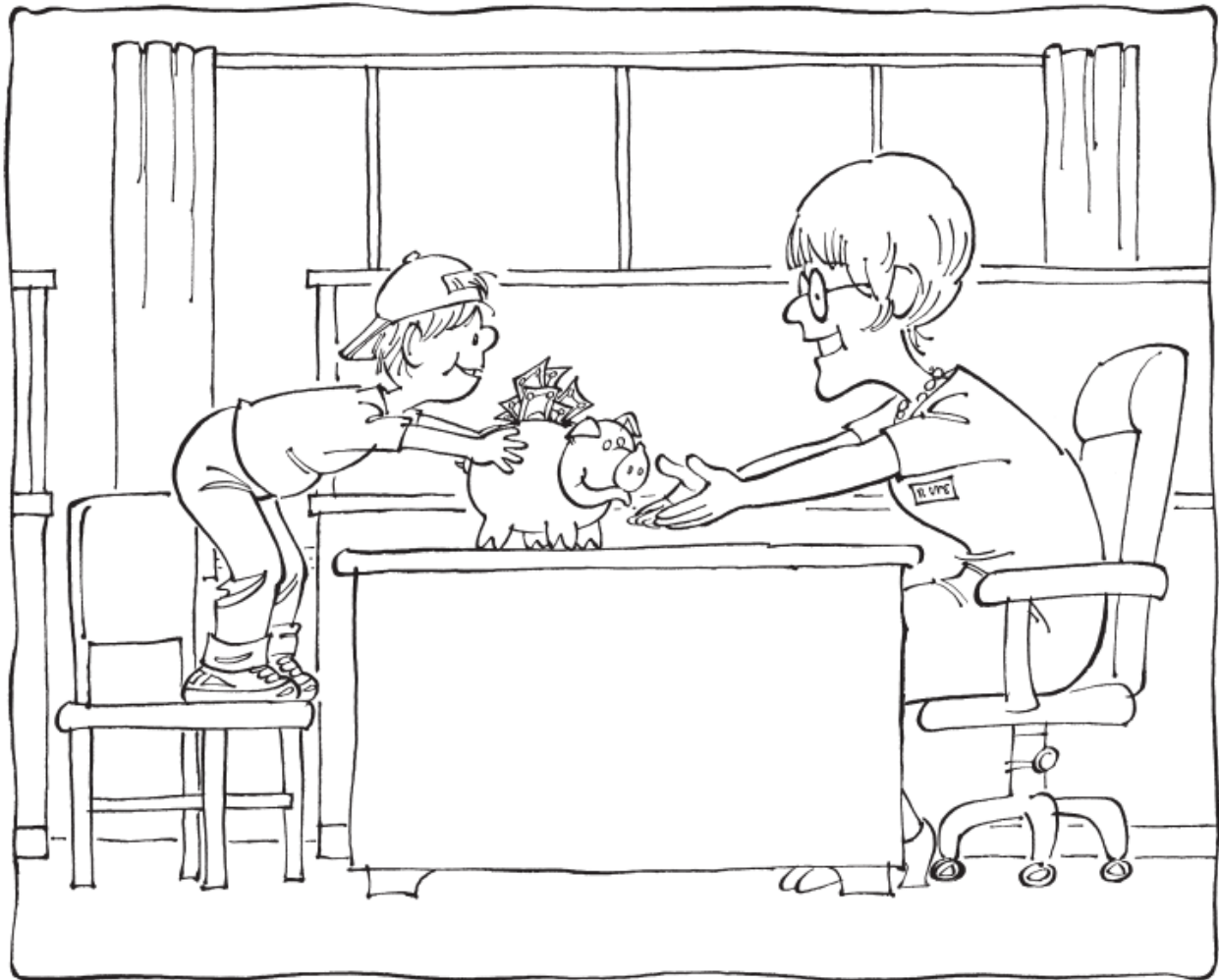


1. Money doesn't grow on trees. 2. A penny saved is a penny earned.

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**Once you've filled your piggy bank,
open a savings account.**



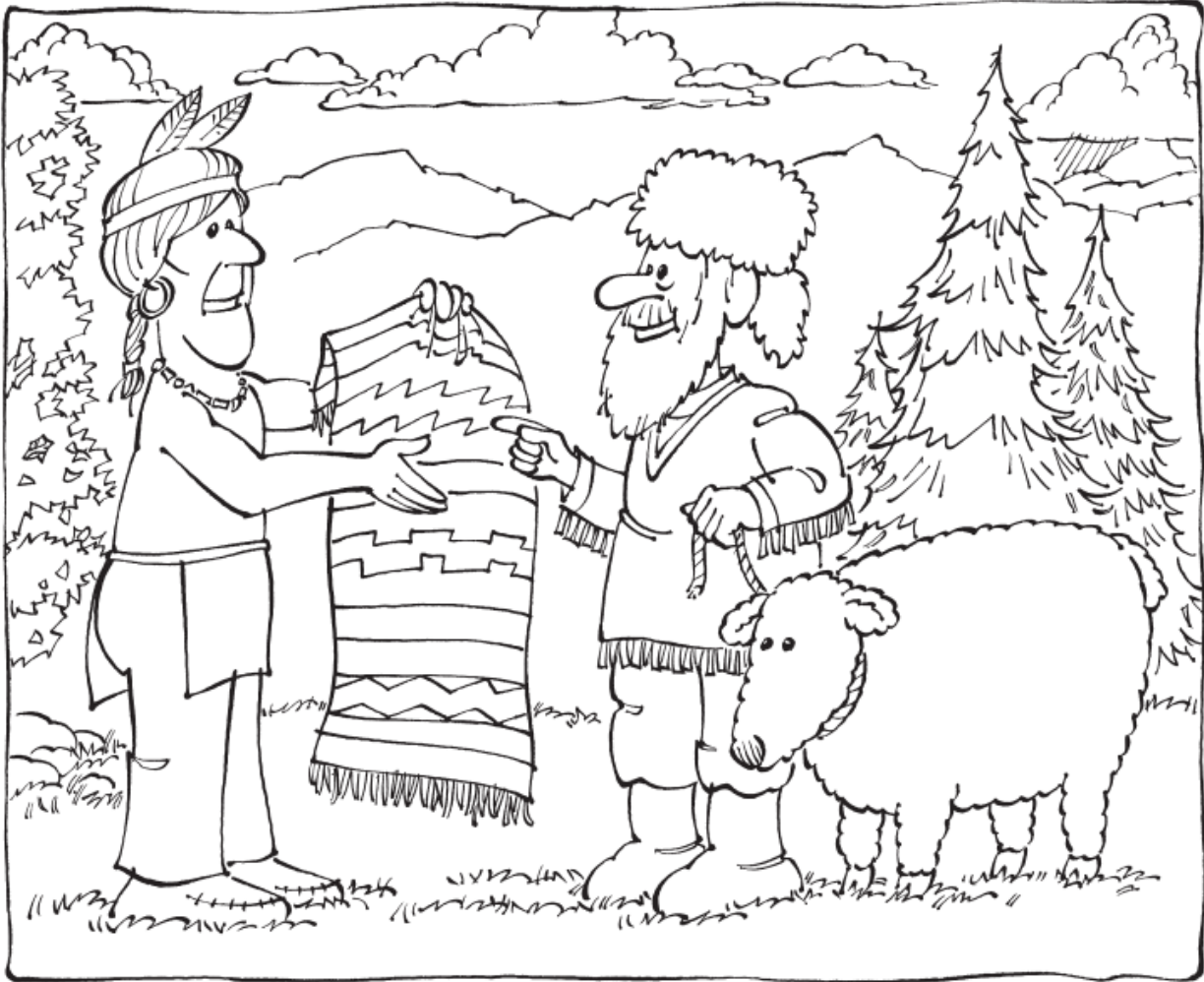
One of the quickest ways to accumulate money is to save on a regular basis. A savings account at a bank will provide you a safe place to keep your money for short periods of time. Once you've saved a lot of money, talk to your parents about ways you can invest it so it will have the opportunity to grow.

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A long time ago, people didn't use money ... they traded



Before there was money, people traded one item for another. This was known as “bartering.” For example, a farmer who grew corn may have bartered with the butcher who had meat. The farmer would give the butcher corn in exchange for the butcher giving the farmer meat.

Do you barter or trade with your friends? List some of the things you have been able to get by trading:

The search for money.

Search the puzzle for the words in the list. They may be forwards, backwards or at an angle.

ALLOWANCE

BANKS

BARTER

BUDGET

CHECKBOOK

DONATION

GOALS

INTEREST

MONEY

SAVINGS

VALUES



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