

# CURWEALTH MANAGEMENT

Let us help you curate a wealthy life.

Teaching your children to be financially literate will encourage them to make positive financial decisions and could prevent them from making significant mistakes with their own money in the future. Talking to your school-aged children about money may seem silly and premature, but the sooner the conversation starts— the better.

According to the Program for International Student Assessment, one in five 15-year-olds in the United States lacks basic knowledge of financial literacy. Understanding the value of a dollar, how to spend and save responsibly, and how to budget to achieve personal goals will give your child self-esteem and an advantage above their classmates. Every parent wants their child to have access to all of the greatest opportunities that the world has to offer. Teaching your child to handle money now, will give them the greatest opportunity for financial success.

## Table of Contents



**Pre-K – 2nd: Making Spending Decisions..... 2 - 6**



**3rd – 6th : Money Responsibility & Tracking..... 7 - 13**



**7th – 12th : Saving & Investing .....14 - 28**

*“The best time to plant a tree was 20 years ago. The second-best time is now.” – Ancient Chinese Proverb*



# Kids Love Finance: Activities

## Making Spending Decisions

---

Grades : Pre-K – 2nd



name: \_\_\_\_\_

date: \_\_\_\_\_



## identifying coins



### directions

Color and then cut out your own play money.



name: \_\_\_\_\_

date: \_\_\_\_\_

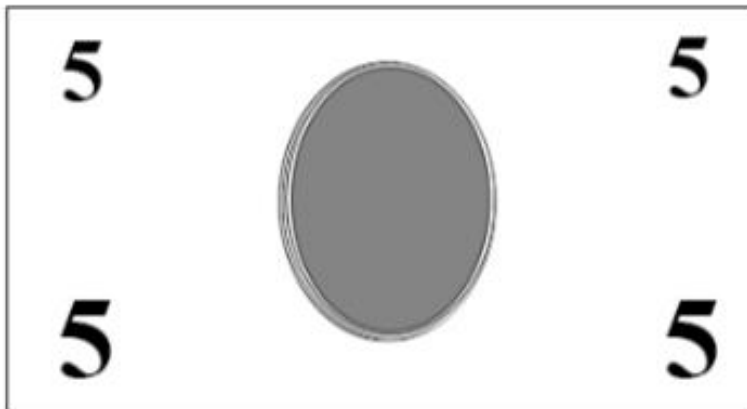
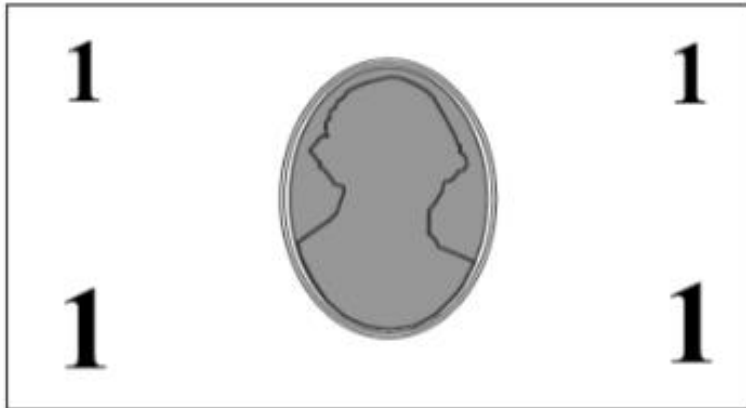


## identifying bills



### directions

Color and then cut out your own play money.



name: \_\_\_\_\_

date: \_\_\_\_\_

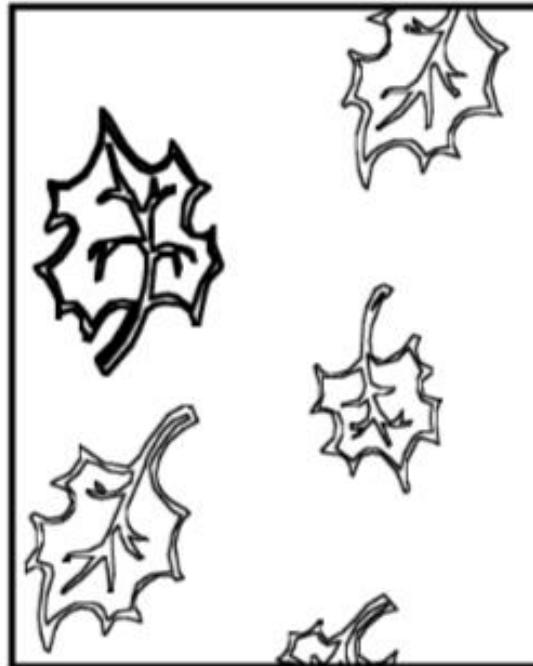
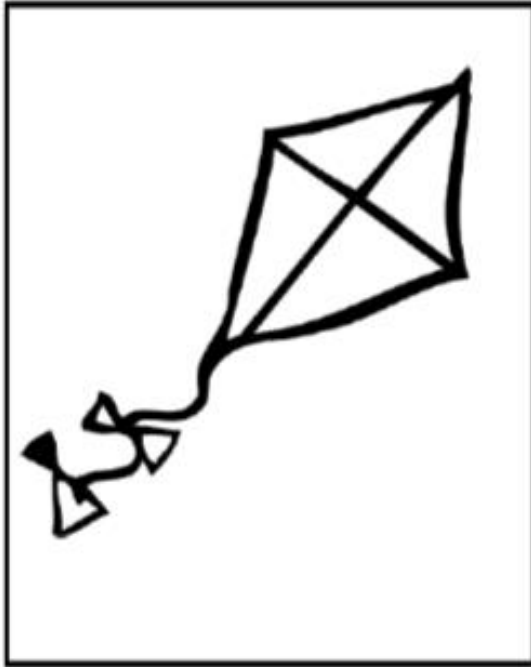


## lesson 1 quiz: what costs money



### directions

Color in the picture of the toy that costs money.



name: \_\_\_\_\_

date: \_\_\_\_\_



## lesson 1 quiz: what costs money

circle the correct answer for each question.

1. Do you need money to buy snacks at the grocery store?

Yes

No

2. Do you need money to buy toys?

Yes

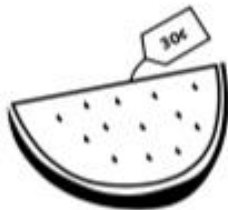
No

3. Do you need money to buy things at the store?

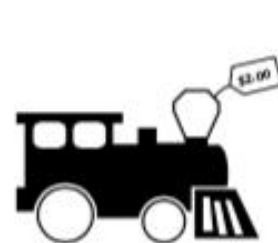
Yes

No

4. I have three . I can buy:



5. I have \$1.00. I can buy:





# Kids Love Finance: Activities

## Money Responsibility & Tracking

---

Grades : 3rd – 6th



name: \_\_\_\_\_

date: \_\_\_\_\_



## money responsibility

### directions

Money choices are sometimes difficult. Consider each of these situations. Ask to have these printed, and cut them out. Then you can mix them up and have someone else pick one randomly. Discuss the chosen card, then select another one. You will find that there will be many different opinions on some of these.

#### situation 1

You lend part of your allowance money to a friend. Your friend promises to pay you back tomorrow, but doesn't. It is a week later and you need the money. What should you do?

#### situation 2

You lend money to a friend. Your friend repays you the borrowed money. A week later, the friend repays you a second time. What would you do?

#### situation 3

You and your best friend go to the movies. Your friend wants to buy popcorn and doesn't have enough money. You have some extra money in your pocket. Describe what you would do and why.



name: \_\_\_\_\_

date: \_\_\_\_\_



## money responsibility

### situation 4

You spend all of your lunch money on comics on Tuesday afternoon. Now you don't have enough money for school lunches the rest of the week. How would you solve this problem?

### situation 5

Walking home from school, you find a wallet with \$500 in it. The owner's identification is in the wallet. What would you do?

### situation 6

You find a purse with \$300 in it, but there is no identification. What would you do?

### situation 7

You and your friend go to the movies. The price for children 10 and under is half price. You just had your 11th birthday. The ticket seller thinks you are under 10. What would you do?

name: \_\_\_\_\_

date: \_\_\_\_\_



## money responsibility

### situation 8

You buy a toy from a machine at the bowling alley. When you press the coin return, \$15.00 in coins falls out in front of you.  
What would you do?

### situation 9

You put your allowance money in your pocket. That evening, you discover that the money is missing. You have lost it.  
What would you do?

### situation 10

Your mother asks you to go to the store to buy two things she needs for dinner .She gives you a \$20 bill. When you get home, what would you do with the change?



## keeping records

### directions

Use the cards below to help you track your weekly spending. List each item you buy on the card with the correct category. At the end of the week, total up your spending on each card. You may be surprised to find where the majority of your money goes.

food		
date	item	amount paid
		weekly total

toiletries		
date	item	amount paid
		weekly total

name: \_\_\_\_\_

date: \_\_\_\_\_



# keeping records

## clothes

date	item	amount paid
		weekly total

## movies

date	item	amount paid
		weekly total

name: \_\_\_\_\_

date: \_\_\_\_\_



## keeping records

### games

date	item	amount paid
		weekly total

### hobbies

date	item	amount paid
		weekly total

name: \_\_\_\_\_

date: \_\_\_\_\_



# keeping records

## music

date	item	amount paid
weekly total		

## gifts

date	item	amount paid
weekly total		

name: \_\_\_\_\_

date: \_\_\_\_\_



## keeping records

### donations

date	item	amount paid
		weekly total



## lesson 2 quiz: spending

**circle the correct answer for each question.**

1. If I overspend my allowance, I can expect my parents to give me more money.  
True  
False
2. It is easier to return an item to the store if I have the sales receipt.  
True  
False
3. Writing down my expenses helps me know my spending balance.  
True  
False
4. It is OK to buy everything I want.  
True  
False
5. I need to be sure my allowance money lasts for an entire week.  
True  
False
6. Which of the following can be used to keep expense records organized:
  - a. Envelopes
  - b. File folders
  - c. Shoe boxes
  - d. All of the above
7. I should keep sales receipts:
  - a. Until I leave the store.
  - b. Until I get home.
  - c. Until I enter it on my expense log.
  - d. As long as I need proof of purchase.
8. Which of the following is a responsible spending practice?
  - a. Spending more money than I have planned.
  - b. Buying an item that looks good to me, even if I do not need it.
  - c. Buying an item that is included in my spending plan.
  - d. Always shopping at the most expensive stores.
9. If you don't get a receipt, you should:
  - a. wait until you get home to write the amount down.
  - b. write the amount down before you leave the store.
  - c. guess what you spent at the end of the week.
  - d. ignore the cost of the item.
10. Keeping records:
  - a. helps me know what I spend.
  - b. helps me stay within my spending plan.
  - c. makes me more responsible.
  - d. all of the above.





# Kids Love Finance: Activities

## Saving & Investing

---

Grades : 7th – 12th



name: \_\_\_\_\_

date: \_\_\_\_\_



## setting and prioritizing your financial goals

### short-range goal (within 1 month)

Goal: _____	Objective	\$ _____
_____	Estimated Cost	\$ _____
_____	Target Date	\$ _____
_____	Monthly Amount	\$ _____

### medium-range goal (2-12 months)

Goal: _____	Objective	\$ _____
_____	Estimated Cost	\$ _____
_____	Target Date	\$ _____
_____	Monthly Amount	\$ _____

### long-range goal (more than 1 year)

Goal: _____	Objective	\$ _____
_____	Estimated Cost	\$ _____
_____	Target Date	\$ _____
_____	Monthly Amount	\$ _____

name: \_\_\_\_\_

date: \_\_\_\_\_



## calculating interest

---

### directions

Write the answers to the following questions in the blanks provided. Use the space below each problem to show how you arrived at your answers.

1. If you put \$200 in a savings account that paid 5.5% simple interest each year, how much interest would you earn in five years?
  
  
  
  
  
  
  
  
  
  
2. If you put \$150 in a savings account that paid 6% compounded yearly, how much interest would you earn in five years?
  
  
  
  
  
  
  
  
  
  
3. If you put \$25 each month into a savings account that paid a simple interest rate of 6.5% each year, how much would you have in your account at the end of two years?
  
  
  
  
  
  
  
  
  
  
4. If you put \$10 each week into a savings account that paid 6% interest compounded yearly, how much money would you have in your account after three years?  
(Hint: Use 'How Much Will My Savings Grow' Calculator?)

name: \_\_\_\_\_

date: \_\_\_\_\_



## test your knowledge of saving and investing

### directions

Write the answers to the following questions in the blanks provided. Use the space below each problem to show how you arrived at your answers.

1. How long would it take to double your money in an account that paid 6% per year?
2. What interest rate would double your money in 5 years?

In the space provided, write the letter of the savings account or savings method the statement represents.

- |                                     |   |
|-------------------------------------|---|
| <b>a)</b> Passbook account          | <b>d)</b> Time deposit (Certificate of Deposit) |
| <b>b)</b> Statement account         | <b>e)</b> Money-market deposit account          |
| <b>c)</b> Interest-earning checking |   |
- 
3. \_\_\_\_\_ A combination of a checking and savings account. Interest rates, which are based on a complex structure, vary with the size of your balance.
  4. \_\_\_\_\_ Combines the benefits of a checking and savings account. Interest is paid each month on unused money in the account.
  5. \_\_\_\_\_ You can only write a limited number of checks each month.
  6. \_\_\_\_\_ Bank pays a fixed amount of interest, on a fixed amount of money, for a fixed amount of time.
  7. \_\_\_\_\_ Penalty is usually charged if money is withdrawn before expiration date.
  8. \_\_\_\_\_ Interest rate is usually lower than passbook or statement accounts.



## test your knowledge of saving and investing (continued)

---

In the space provided, write the letter of the investment vehicle the statement represents.

- |                        |                       |
|------------------------|-----------------------|
| <b>a)</b> Bonds        | <b>d)</b> Real estate |
| <b>b)</b> Mutual funds | <b>e)</b> Keogh plan  |
| <b>c)</b> Stocks       |                       |
- 9.** \_\_\_\_ This type of investment offers an excellent protection against inflation.
- 10.** \_\_\_\_ A retirement plan for the self-employed.
- 11.** \_\_\_\_ Issuer agrees to pay investors a fixed interest rate for a fixed period of time.
- 12.** \_\_\_\_ You can contribute each year to this tax-deferred account.
- 13.** \_\_\_\_ Penalty is usually charged if money is withdrawn before expiration date.
- 14.** \_\_\_\_ Professionally managed portfolios made up of stocks, bonds, and other investments.
- 15.** List the four most important factors to consider when shopping for a savings account.
- 16.** List the four main differences between saving and investing.



## lesson twelve quiz: saving and investing

### true-false

1. \_\_\_\_\_ A certificate of deposit must be held for a set amount of time such as six months or a year.
2. \_\_\_\_\_ Compound interest refers to money earned from buying a tax-exempt investment.
3. \_\_\_\_\_ A share of stock represents ownership in a company.
4. \_\_\_\_\_ A mutual fund is an investment issued by a state or local government agency.
5. \_\_\_\_\_ Treasury bonds are a safer investment than real estate.

### multiple choice

6. \_\_\_\_\_ The lowest interest rate is usually earned on a:  
**A.** money-market account  
**B.** passbook account  
**C.** certificate of deposit  
**D.** mutual fund
7. \_\_\_\_\_ The total interest earned on \$100 for two years at 10 percent (compounded annually) would be:  
**A.** \$2  
**B.** \$21  
**C.** \$11  
**D.** \$10
8. \_\_\_\_\_ Based on the rule of 72, money earning 6 percent would take about \_\_\_\_\_ years to double.
9. \_\_\_\_\_ An example of a company's debt is a:  
**A.** corporate bond  
**B.** share of stock  
**C.** mutual fund  
**D.** municipal bond
10. \_\_\_\_\_ The investment with the most risk would be:  
**A.** a savings account  
**B.** U.S. Treasury bonds  
**C.** corporate stocks  
**D.** corporate bonds

### case application

The Johnson family includes Marv (age 34), Gail (33), Andrew (8), and Molly (4). What are some investment goals that might be appropriate for this family? What types of investments might be used to achieve these goals?

# CURO WEALTH MANAGEMENT

1705 Newtown-Langhorne Road, Suite 1  
Langhorne, PA 19047  
P: 215-486-8350 F: 267-394-7053  
cuowm.com

Securities offered through Commonwealth Financial Network®, member FINRA/SIPC.