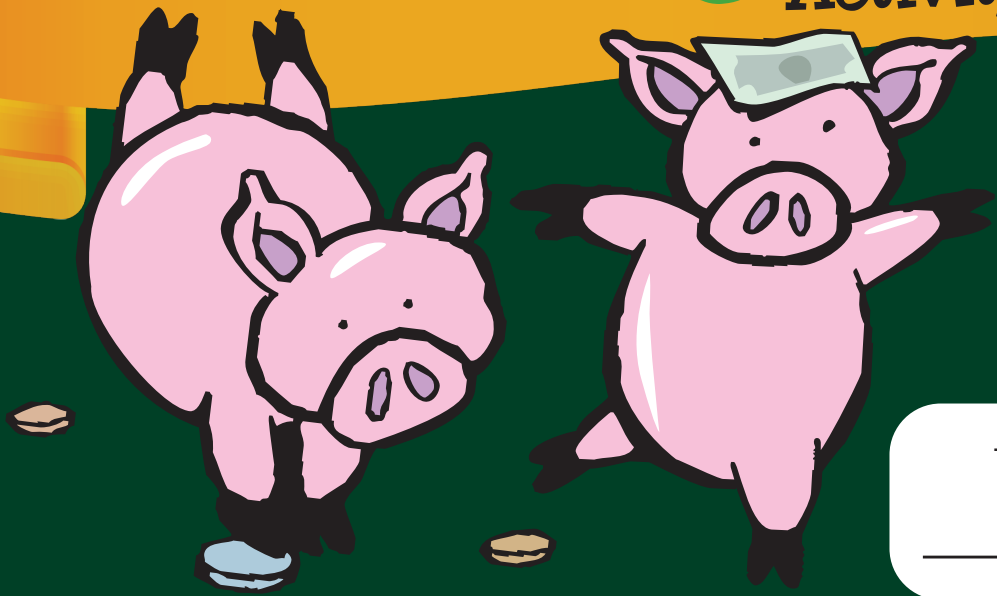




# Money Fun

Activity Book



This book belongs to:

---

## Greetings!

Do you ever get money for your birthday or for a holiday? Have you ever found a coin on the ground? Do you get an allowance? Does the Tooth Fairy trade your cast-off tooth for a little cash?

If so, then you have already started your money education. Having money can be fun, but it is even more fun when you know how to make smart decisions about what to do with it.

This booklet will take you on the road from **Money Fun** to **Money Smarts** – which can be even more fun!

## Note to Parents: How to Use Money Fun with Your Children

When children learn to manage money at a young age, they are more likely to be responsible with their money as adults. Financial education is a key component of financial security.

Learning about money is fun for kids. They see you use it and talk about it and early on discover that it has power and impact on their lives. Understanding money gives them a sense of confidence in their own relationship with the world.

Money Fun provides you with a series of learning activities that give your child an understanding of money and financial education while providing you with the opportunity to discuss these topics as a family and share your values on the topic.

Take your time with Money Fun. Just do a page or two a day together. Decide on a reward you will share together once you finish the booklet. Once the activities are complete, encourage your child to colour the pages and make the booklet a special keepsake to refer back to. As your child colours the booklet and goes back to it over time, the concepts are reinforced.

For more ideas and information on building your child's financial skills or to download a PDF of this activity book please go to:

[td.com/moneytoolsforparents](http://td.com/moneytoolsforparents)

## Table of Contents

Money Fun Word Search . . . . .	1
Money, It's a Trade Off! . . . . .	2
Setting Goals . . . . .	4
Big Birthday Shopping Spree. . . . .	6
Wants and Needs . . . . .	8
Captain Allowance. . . . .	10
What is a Bank? . . . . .	12
Refreshing Change. . . . .	14
Let's Get The Best Deal . . . . .	16
Saving for a Big Purchase . . . . .	18
What is Interest? . . . . .	20



Financial Education is essential for children to become smart consumers and understand how economics affects their lives.

The good news is that children are very curious about the topic of money.

TD is pleased to collaborate with award-winning educational publisher, Kid Scoop®, to present "Money Fun," a free Financial Education Activity Book for children ages 7-12. Kid Scoop specializes in making subjects such as math and economics both fun and memorable, and connected to school curriculum.

Educational Activity Pages by  
Kid Scoop • Sonoma, CA • [www.kidscoop.com](http://www.kidscoop.com)



Coin images © 2015 Royal Canadian Mint. All rights reserved.  
Bank notes images used with the permission of the Bank of Canada.  
Money Fun, created by Kid Scoop, is used under license by TD Bank or its affiliates.  
Kid Scoop is the property of Vicki Whiting. Money Fun © 2015 Vicki Whiting.  
All rights reserved. All trade-marks are the property of their respective owners.  
The TD logo and other trademarks are the property of the Toronto-Dominion Bank.

# MONEY FUN WORD SEARCH

Get ready for Money Fun with these money words!

Find the words by looking up, down, backwards, forwards, sideways and diagonally.



## Keeping Count!

### Change and Piggy Banks

On several pages in this activity book you will see coins like these and piggy banks. Can you add them all up? Answers are at the back of the book!



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

ALLOWANCE  
BALANCE  
SAVINGS  
GOAL

CHORES  
DEPOSIT  
MONEY  
LOAN

WORK  
SHEET  
BANK  
SPEND

EQUAL  
DATE  
TRACK



# MONEY



## IT'S A TRADE OFF!

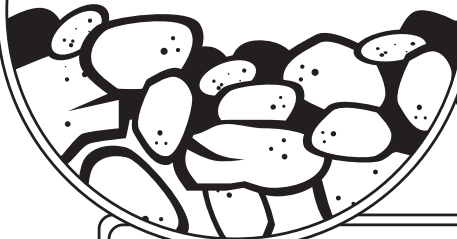


Before money was invented, people traded with each other for goods and services. But trading wasn't always easy.

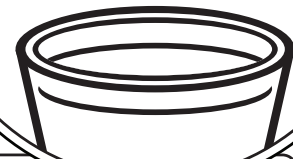
Over the years, people tried using different kinds of things as money such as shells, feathers and beads. Small lumps of metal such as gold and silver became popular because they were easy to carry. But they had to be weighed every time they were used.

Around 700 B.C. King Croesus of Lydia (present day Turkey) had the idea of stamping metal into coins. About 500 years later, the Chinese invented paper money.

What if you had rocks to trade? They could be very heavy to carry around the market.



Imagine if what you had to trade was milk. On a hot day your milk could spoil and you would be out of luck.



If you were a doctor and all your patients wanted to pay you in eggs, you could end up with more eggs than you could ever use.

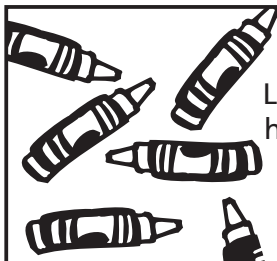


## Trading Tales

Dexter traded his yo-yo for Natasha's comic books.



Lulu traded her kite for Lexie's crayons.



Your cookie is smushed. I'll keep my crisp apple.

Amy tried to trade her cookie for Andy's apple.



# Bakery Bucks



If you want things in my bakery, you can't trade things for a cookie. You need money!

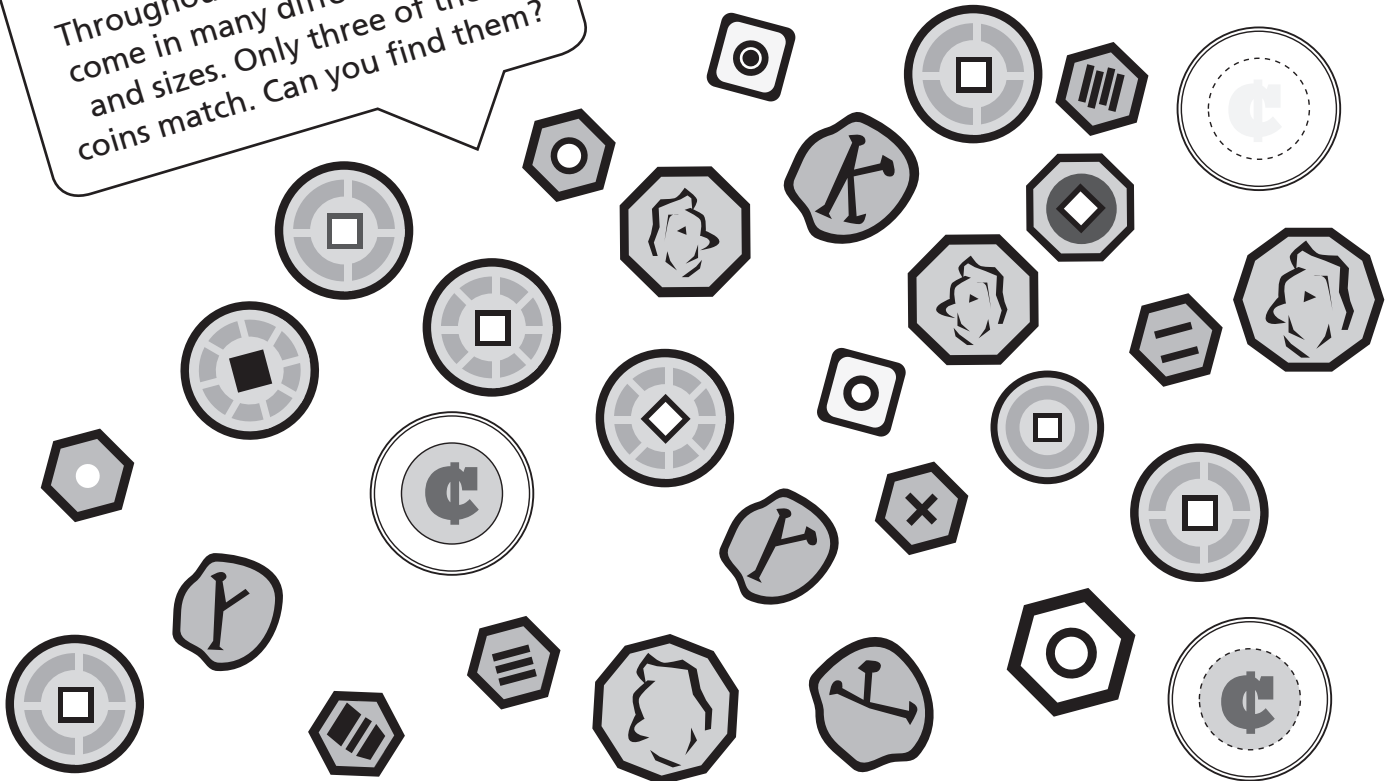
35¢ each	12¢ each	21¢ each

You have \$1.50 to spend.  
 You need to save 50¢ to buy the newspaper on the way home.  
 Circle all the treats you could buy at the bakery.

(There's more than one way to do this and you may have change leftover.)

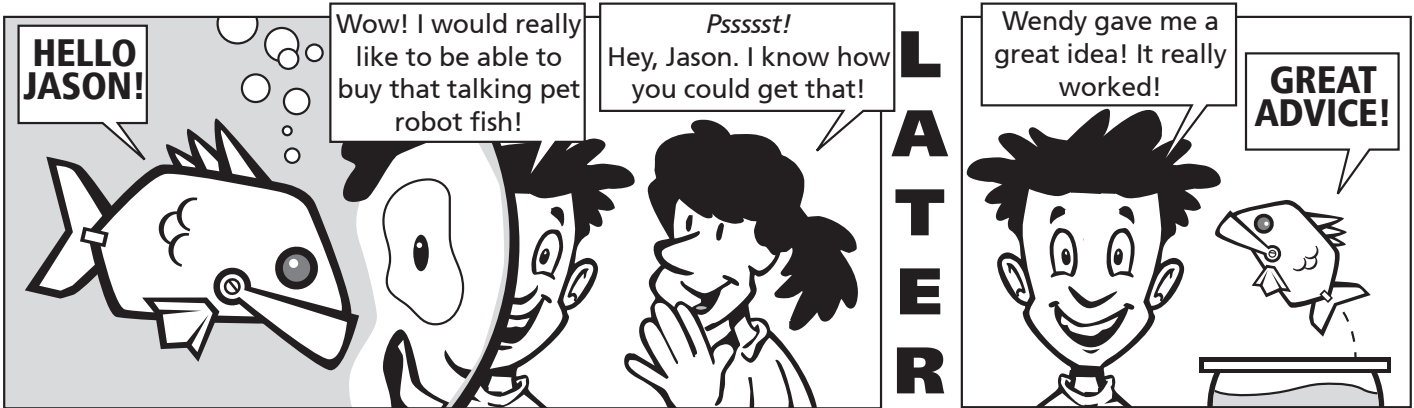
## Coin Toss

Throughout history, coins have come in many different shapes and sizes. Only three of these coins match. Can you find them?



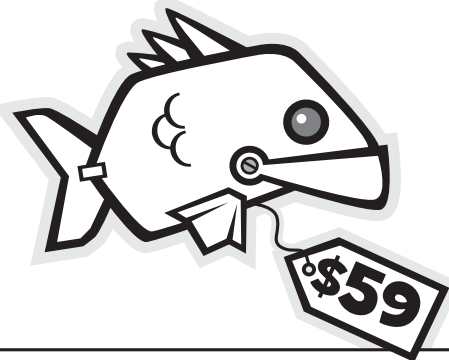
# Setting Goals

Have you ever wanted to buy something and not had enough money? If you make a GOAL and a plan to reach that goal – you just might be able to make that purchase one day!



## How Jason Got the Robot Fish...

I got the pet robot fish by first setting a goal to save the money to buy it. The fish costs \$59!



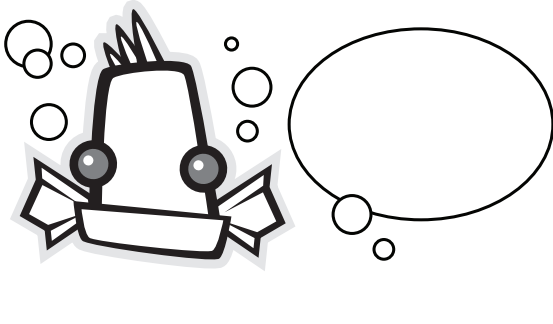
That seemed like an enormous amount of money, but Wendy suggested I think of the \$59 as a series of *smaller goals*.



So I made a goal to save \$10. After I did that, I made the goal to save \$10 again.



**HOW MANY TIMES DID JASON HAVE TO SAVE \$10 TO GET THE \$59 HE NEEDED TO BUY THE TALKING PET ROBOT FISH?**



## Jason's Puzzle for you!

I worked hard for my money. Put a check in the box next to each job that I did. If you checked the right boxes, they add up to exactly \$10.

- |   |            |
|---|------------|
| <input type="checkbox"/> Mowed the lawn   | <b>\$3</b> |
| <input type="checkbox"/> Made my bed (mom expects me to do that every morning!) | <b>\$0</b> |
| <input type="checkbox"/> Walked the dog   | <b>\$2</b> |
| <input type="checkbox"/> Took out the trash one night                           | <b>\$1</b> |
| <input type="checkbox"/> Did the dinner dishes five nights                      | <b>\$5</b> |

# My Basketball Goal

April wanted to be able to sink 25 baskets in a row. At first she could only sink about three in a row. Twenty-five was a big goal, but breaking it into smaller goals saved the day.



First, April set the goal of sinking five baskets in a row. Then 10, then 15, then 20 and finally – she did it! April sank 25 baskets in a row!



How many differences can you find between these two pictures of April?

## You Can Do it!

What is a big goal you'd like to achieve? Is it saving money, improving how well you play a sport or completing a big homework project?

My Goal: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Break your goal into smaller goals:

First: \_\_\_\_\_  
Second: \_\_\_\_\_  
Third: \_\_\_\_\_  
Fourth: \_\_\_\_\_

**Goal!**

## VOCABULARY BUILDERS

### GOAL

The noun **goal** means a result or end that a person wants and works for.

Emily's **goal** is to become an animal doctor.

Try to use the word **goal** in a sentence today when talking with your friends and family members.

## BIG BIRTHDAY SHOPPING SPREE



A **budget** is a plan that helps you spend *only* the amount of money you can **afford** to spend!



### Thrifty's Budget

#### INCOME

Watchdog Duty .....	\$15
Mowing Lawn. ....	\$20
Puppysitting .....	\$15
Total: \$ _____	

#### EXPENSES

Kibble .....	\$12
Rawhide Chews .....	\$10
Crunchy Snacks .....	\$10
Total: \$ _____	

**Difference:** \$ \_\_\_\_\_



### Family Talk!

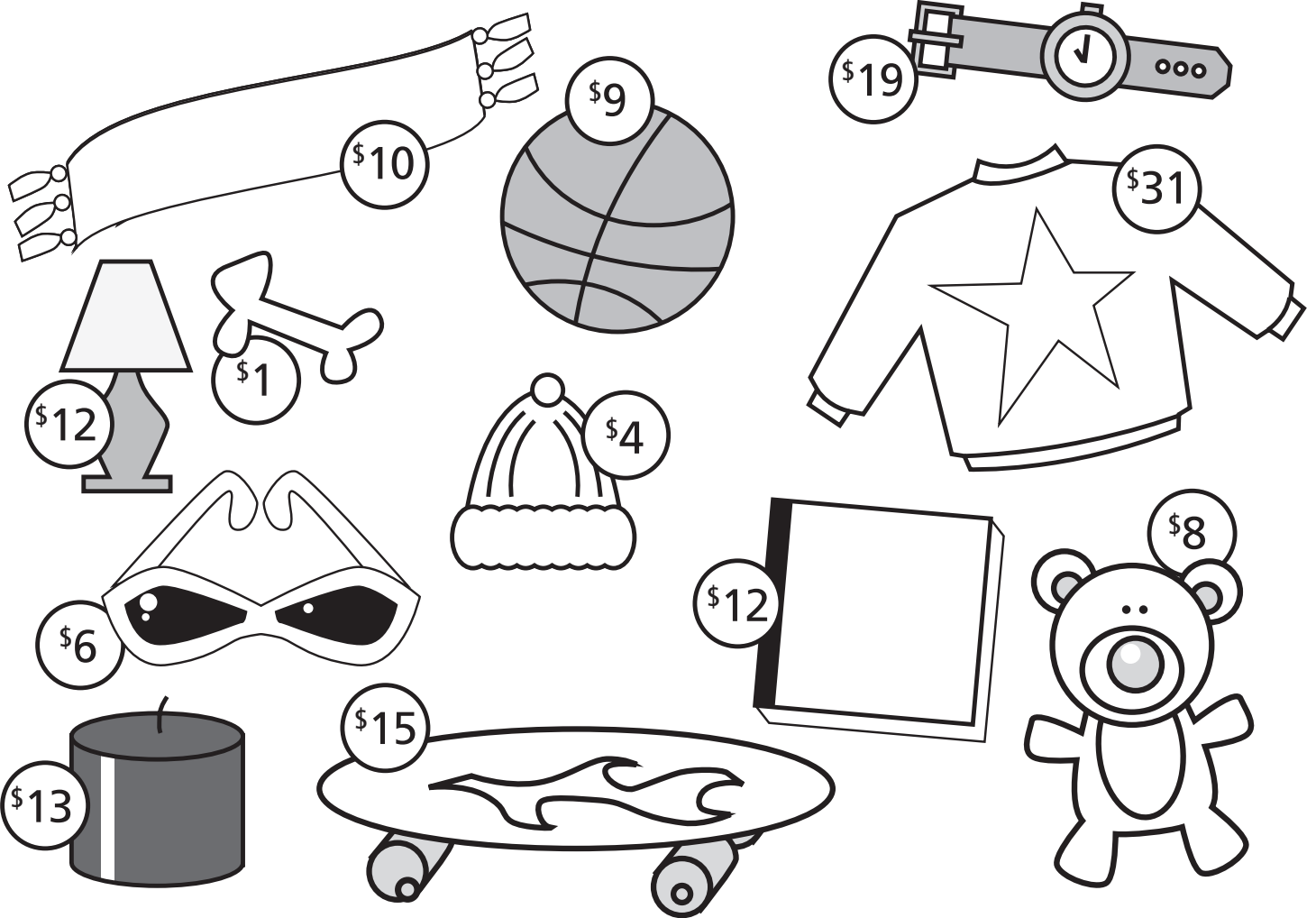
Talk with a parent about how they budget their money for groceries, clothing and other household expenses. How do they stay on budget each week?

How do they budget for unexpected expenses like car repairs?



# Birthday Shopping on a Budget

Look at the things Thrifty and Fritter would like to buy for Fifi's birthday. They have \$50 budgeted for their birthday shopping. Make a list of the things they could buy on their budget without overspending.



---

---

---

---

---

---

---

---

TOTAL: \$ \_\_\_\_\_

## VOCABULARY BUILDERS

### BUDGET

The noun **budget** means a plan for how much money will be spent and earned during a certain time period.

Lisa stuck carefully to her **budget** and saved enough money for a new bike.

Try to use the word **budget** in a sentence today when talking with your friends and family members.

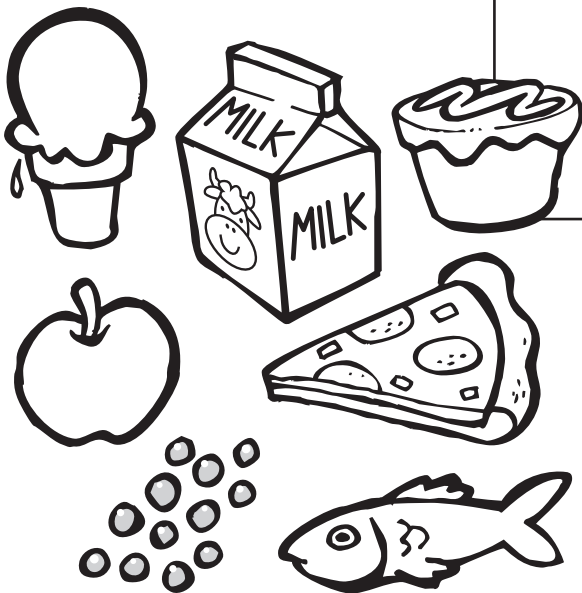
# WANTS AND NEEDS

A **need** is something you must have in order to survive. You need shelter, clothing, food, water and sometimes medicines.

A **want** is something you would *like to have*, but can live without. A music player, a computer, a television and a bike are wants, not needs.

**S**ometimes it is hard to decide if something is a need or a want. For example, cake is a food, but it is not a need. It's a want.

Which of these following foods are more wants than needs?



## What do you need?

Look at each picture. Put a green **N** on each picture that shows something you need each day.

Put a red **W** on each picture that shows something you might want, but not need.

## What do you think?

In today's world, is education a want or a need? Why?

---



---



---



---

# Snack Time Puzzler

The school cafeteria is making students think before they buy a snack. The prices are all written in code!

**Code:** A = 1 B = 2 C = 3 and so forth until you get to Z = 26

To figure out what each snack item costs, you must first find out what number goes with each letter in the word. Then, add the numbers that "spell" each word to get the price.

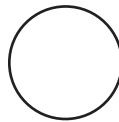
For example:

$$\mathbf{C} \quad \mathbf{H} \quad \mathbf{I} \quad \mathbf{P} \quad \mathbf{S}$$
$$3\text{¢} + 8\text{¢} + 9\text{¢} + 16\text{¢} + 19\text{¢} = \textcircled{55\text{¢}}$$



**JUICE BAR**

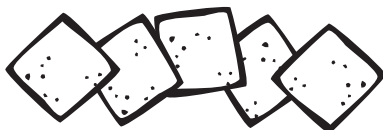
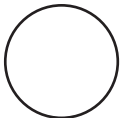
-----



**CHEESE**

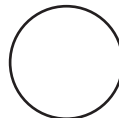


-----

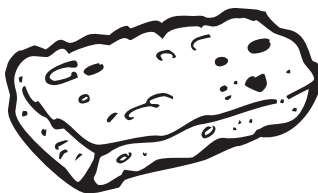


**CRACKERS**

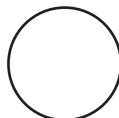
-----



**GRANOLA**

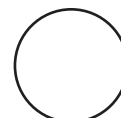


-----



**CARROTS**

-----



## Family Talk!

With your family, discuss the difference between a Want and a Need. Have each person identify something that he or she thinks is a Want or a Need. Give everyone a chance to provide a thoughtful argument.

# CAPTAIN ALLOWANCE!

With his amazing financial wisdom he can overcome obstacles! He soars towards goals! And he stretches dollars into *incredible dimensions!*



Hey, Dad! Can I have some money?



Throughout history, kids have often asked their parents for money – with limited success ...



You need money? Darn! Our *money tree* just died!



Oh brother! Will he ever get tired of that same old joke?



Since parents don't have an *endless supply of money* they sometimes give their kids a weekly allowance – a small amount of money kids *earn* by helping out around the home!

Captain Allowance believes that having a fixed amount of money helps children to think about and make *decisions* about how to *spend money*.



Captain Allowance says, "Kids learn from both the **GOOD** decisions *and* the **BAD** ones!"



Rats! I blew all my money on candy!

Yay! I saved and got the fun game I wanted!

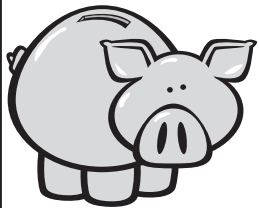


Sometimes things kids want cost more than they earn. By learning to get the tricky *allowance gap*, kids discover that with financial *power* comes financial *responsibility!*

# The Big Question

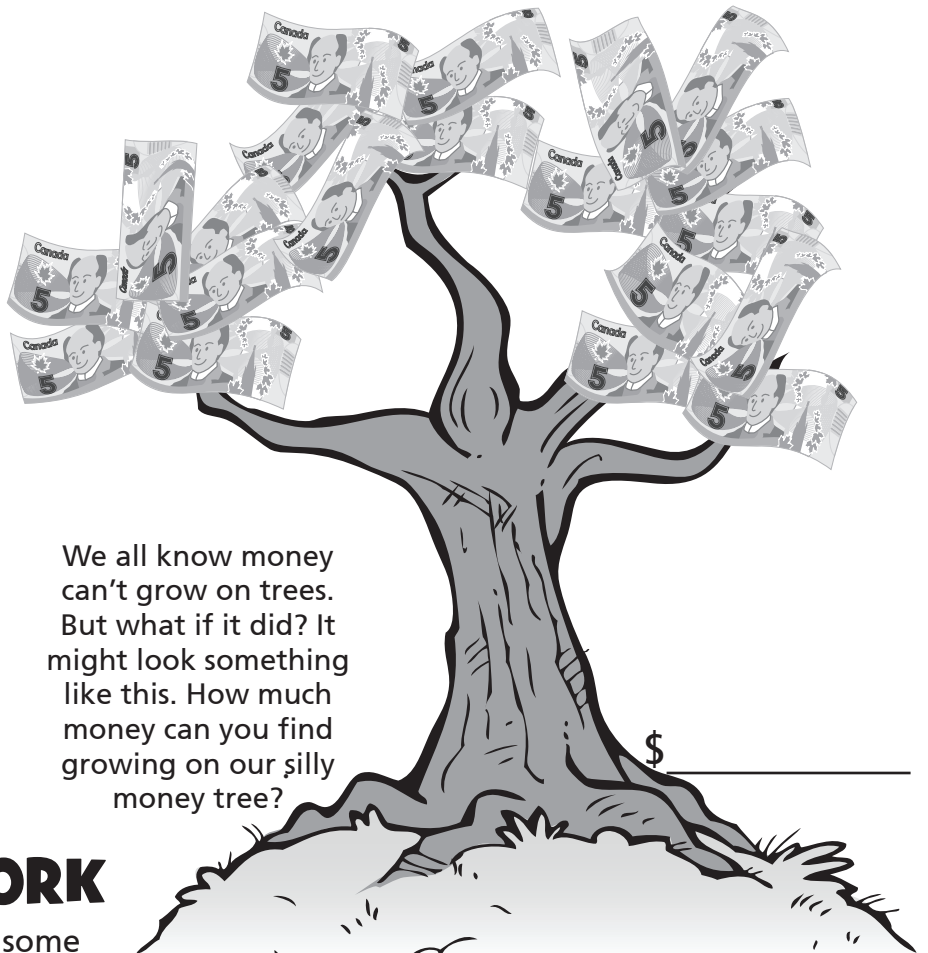
Do you plan how to use your money wisely – for spending, saving, investing and donating? But how do you get money to put in the bank?

It might be nice if people would just give you money. Most people get money by earning it. That means they do some sort of work in exchange for money. This is called **income**.



**Earn it!**

We all know money can't grow on trees. But what if it did? It might look something like this. How much money can you find growing on our silly money tree?



## DOGGONE FUN WORK

Are you looking for a way to earn some **income**? Here is a kid-tested job that will work! Be sure you discuss your idea and get approval from your parents before getting started.

**Service:**  
Walk dogs

**Tips on getting started:**  
Start with small dogs for a short amount of time.

### Tips for Success:

1. Make and hand out business cards or put up flyers.
2. Ask the owner for some of the dog's favourite treats.
3. Obey all pedestrian laws on using sidewalks.
4. Bring bags to pick up any dog droppings.
5. Have Fun!

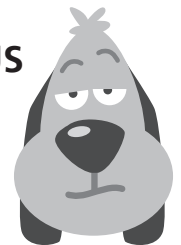
**Suggested Age:**  
Kids 8 years and older

**Suggested pricing:**  
\$2.00 for a 15 minute walk

Draw a line from each word to the dog picture that best matches that emotion.

SAD

FURIOUS



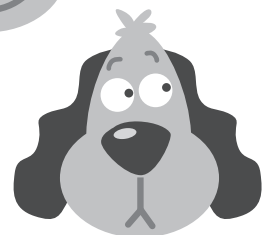
WEARY

WORRIED

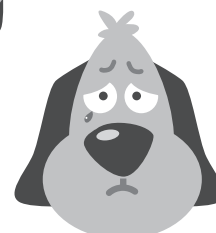
JOYFUL



BORED



NERVOUS



HAPPY

© Vicki Whiting

# What is a Bank?

After working hard to earn money, people want to keep it safe. Banks do more than just hold people's money. They also lend money, and pay interest on money kept in savings accounts. Saving money pays!

Find where each missing word belongs.

**BENCH**

**STEAL**

**ANGRY**

**MONEY**

**SITTING**

Long ago, people took their treasures to the temple for safety. No one would \_\_\_\_\_ from a temple, for fear it would make the gods \_\_\_\_\_.

In Italy, bankers would take care of banking business \_\_\_\_\_ on benches. The word bank comes from the Italian word for \_\_\_\_\_, *banca*.

Jewelers and goldsmiths also acted as bankers, sharing their vaults with the community to keep \_\_\_\_\_ safe.

## Family Talk!

Set up a savings account with your child and make small deposits every couple of months. Talk to your child about how the bank adds interest to their savings. Add up the interest that is added every few months.

Where do kids keep their money? Replace the missing vowels to find out.

Mine is in a  
s\_ck  
in a  
dr\_w\_r!



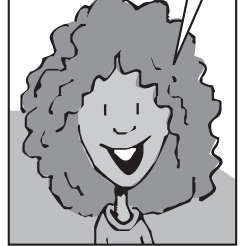
In my  
r\_fr\_g\_r\_tor.  
It's c\_ld  
c\_sh!



I keep mine  
in my  
p\_gg\_  
b\_nk!

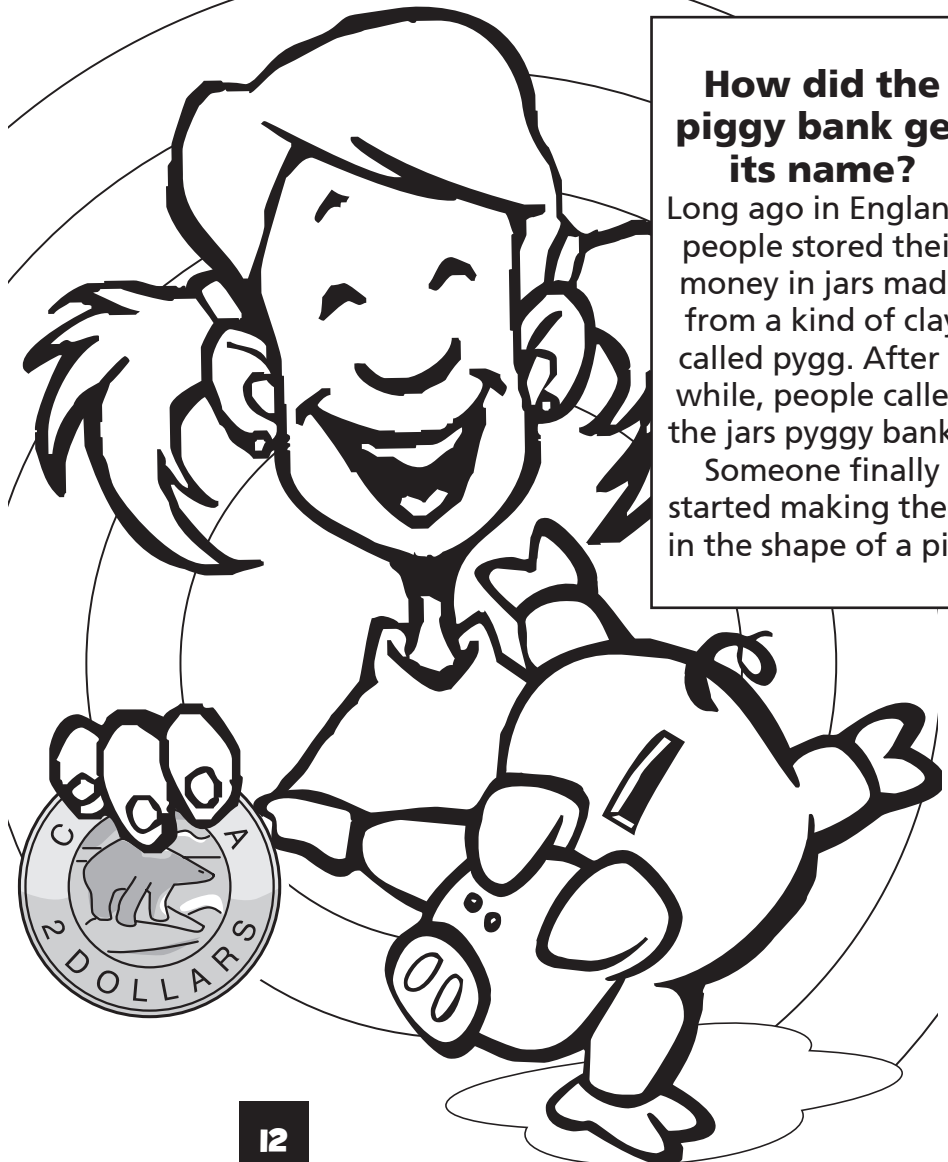


Mine is  
s\_f\_  
at the  
b\_nk!



## How did the piggy bank get its name?

Long ago in England, people stored their money in jars made from a kind of clay called pygg. After a while, people called the jars pyggy banks. Someone finally started making them in the shape of a pig.



# What is a debit card?



You've probably seen a parent using a card to pay for groceries, gas or other items. A **debit card** is one of the ways to spend money you've saved.

## Debit Cards vs. Credit Cards

A debit card takes money directly from your bank account. What you buy is paid for right away.

A **credit card** allows you to buy something now, and pay for it later. You also can be charged **interest** – a fee added to the purchase price by the credit card company.

## Shopping with a Debit Card

Many people find it more convenient to use a debit card to buy items rather than carrying a lot of cash. But it's important to remember that with a debit card, you are spending real money. You can't spend more than you have in your bank account.



If you had \$100 to spend, how many of these sweaters could you buy?

## Can you keep a secret?

When you use a debit card, you also enter your secret code, called a PIN. Cross out the word PIN every time you see it below. The leftover letters tell you what PIN stands for.



**PINPINPINR  
PINPINPINR  
PINPINPINR  
PINPINPINR  
PINPINPINR  
PINPINPINR**

P  
I \_\_\_\_\_ N  
\_\_\_\_\_ B \_\_\_\_\_

## Word Search

Find the words by looking up, down, backwards, forwards, sideways and diagonally.

SAVINGS  
DEPOSIT  
INTEREST  
ACCOUNT  
EARNED  
RATES  
MONEY  
DOLLAR  
FEE  
BANK  
YEAR  
BORROW  
LOANS  
GROW  
PAYS

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

## Fill in the Blanks

You have seen people using an ATM card to take money out of the bank (a withdrawal) or put money in a bank (a deposit). Use the code to find out what the letters ATM mean.

13	18	T	7	M	13	T	16	D
T	16	L	L	16	R			
M	13	C	H	17	N	16		

19 - 6 = A | 14 - 7 = 0  
12 + 4 = E | 9 + 9 = U  
11 + 6 = I | 4 + 6 = Y

# Refreshing Change

When the weather was getting warmer, my pal Fritter decided to open a refreshment stand to make some money.



MENU	
LEMONADE	\$1
WATER	75¢
COOKIE	25¢
NEWSPAPER	\$1.50
BANANA	30¢

Fritter has been saving towards a summer visit to Six Wags Amusement Park. His goal is to save and earn a total of \$100. Fritter is now up to \$97.50!

## Make Change!

Can you help Fritter count out the correct change for his customers?

Tonya bought a glass of lemonade plus two cookies. She paid with two dollars. Circle the coins Fritter should give her in change.



Lien-hua bought a banana, a glass of lemonade and a copy of the newspaper. She paid with a \$5 bill. Circle the coins Fritter should give her in change.



What could you buy from Fritter's Refreshment Stand with this exact amount?

**\$2.05**

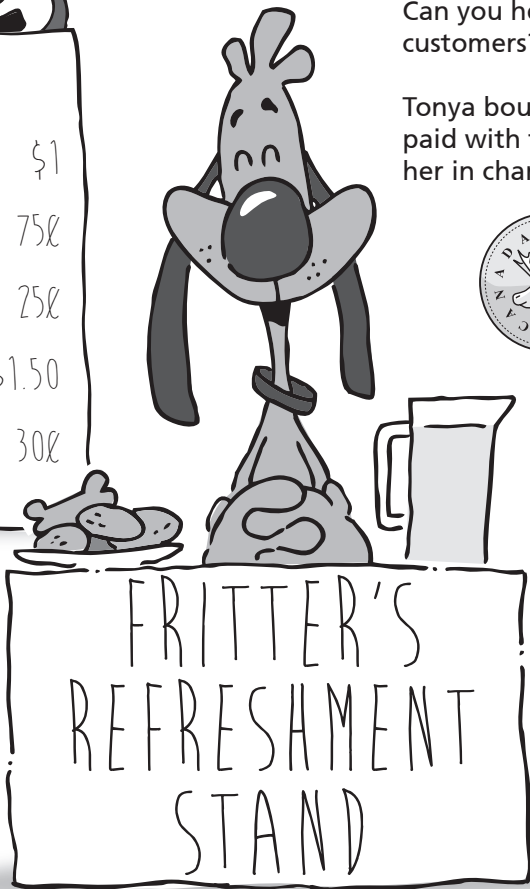
---



---



---



Try setting up your own refreshment stand. How much money will you earn?

## Who bought what?

**Hannan**

**Joseph**

**Yukiko**



An ice cream cone costs \$1.50. A comic book is \$1.65. A deck of cards is \$1.10. Count each person's money to see what they bought.

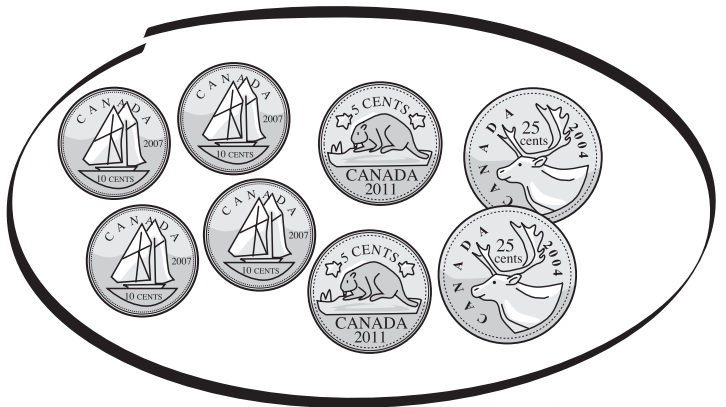


# Making Change: All it Takes is Counting!

This is a dollar



and this is a dollar, too.



Maria has \$1 to buy some Super Putty, which costs 66¢. How much change will she get?



Because Canada no longer uses a one cent coin, called a penny, stores round up or down to nearest "zero" or "five."



If Maria pays for the Super Putty with cash, the cost will actually be 65¢ because that is the closest five.

To count the change Maria will get by paying \$1.00 cash for her 65¢ Super Putty, the cashier will start at 65 and give her a nickel to get to 70, then three dimes to get to 100 – or \$1.00.

## Change-Making Challenge

Is there another way the cashier could make change for Maria using fewer coins? Hint, what if a dime was part of the change? Circle how the cashier could give Maria change with two coins, if one of the coins is a dime.

## Now try it on your own

Next Maria is going to buy a pencil that costs 28¢. She has a \$1.00 bill. Circle in red the coins that shows one way the cashier could give her change.

## Family Talk!

Work with your child on this activity. Try it with different money amounts. Use real coins. Learning to count change takes a lot of practice!



Hey, that makes cents!

70



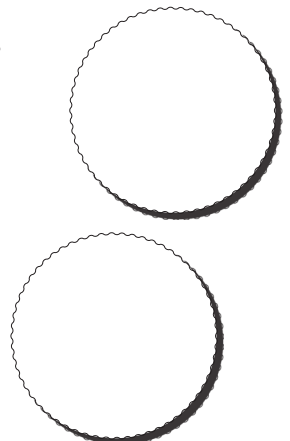
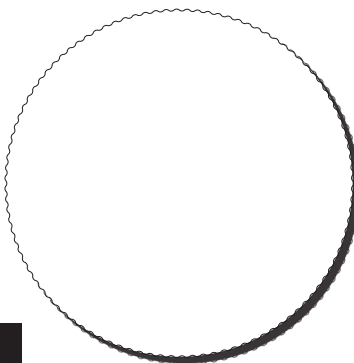
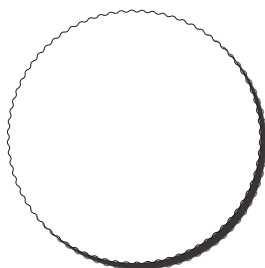
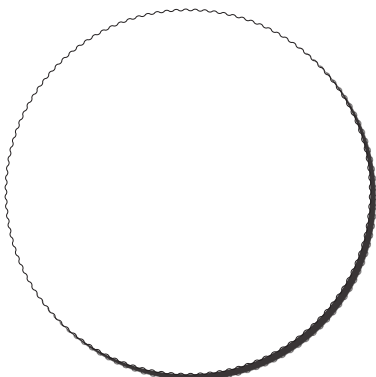
80

90

100

If Maria paid with her debit card and not cash, she would pay the full 66¢ and no rounding required.

Canada's coins picture animals and things that remind us of our country. Imagine you were in charge of your own country. What would you call your country? Draw a picture of the coins you would have in your country.



# Let's Get The BEST DEAL

Welcome to Let's Get the Best Deal! I'm your host Monty Markup!



Your job is to look at the three different products and the three different ways to buy those products. Then decide which is the BEST deal!



The contestant who saves the most money wins! Remember, you're looking for the best value, not just the lowest prices!



Let's hear if for today's lucky contestants ... Sandy Sawbuck and Carl Coinop



## Round 1: What's the best orange juice deal?



2 litre bottle of juice for \$3.50



500ml can frozen juice for \$1.25



250ml juice box for 75¢

I know, I know! The box of juice is the cheapest!



SANDY

Hmmm ... I can get more servings of juice and save more money with one of the larger sizes!



CARL

Your Answer:

## Round 2: What's the best jeans deal?

Fancy Schmancy Designer Jeans for \$69

Generic Jeans for \$29

Thrift store used Jeans for \$8

The Fancy Schmancy jeans! Everyone is wearing those. I would be so cool!

Jeans are jeans! Why pay so much just for the label?

**Your Answer:**

Coupons are a great way to get the best deal. Circle the coupon that is the best deal for each product.



Price: \$4.50



Price: \$2.70



Price: \$1.75

PURPLE PEPPERMINT FOAMING TOOTHPASTE

**\$1.00 OFF**

DOGGIE TREAT

**BUY ONE GET ONE FREE!**

SUDSY SOAP

**SAVE 50%**

PURPLE PEPPERMINT FOAMING TOOTHPASTE

**SAVE 50%**

DOGGIE TREAT

**\$1.50 OFF**

SUDSY SOAP

**50¢ OFF**

## Round 3: What's the best paper deal?

50 sheets for \$1.50

100 sheets for \$2.00

500 sheets for \$3.00

If I buy the cheapest juice and paper, I can save money for the Fancy Schmancy Jeans.

No brainer! I know what the best deal is!

**Your Answer:**

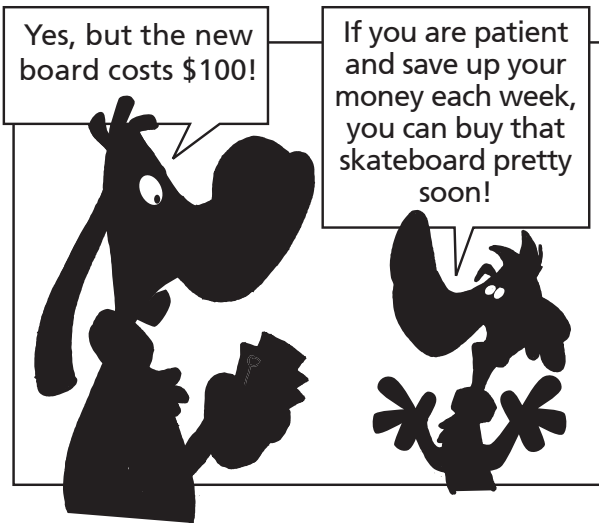
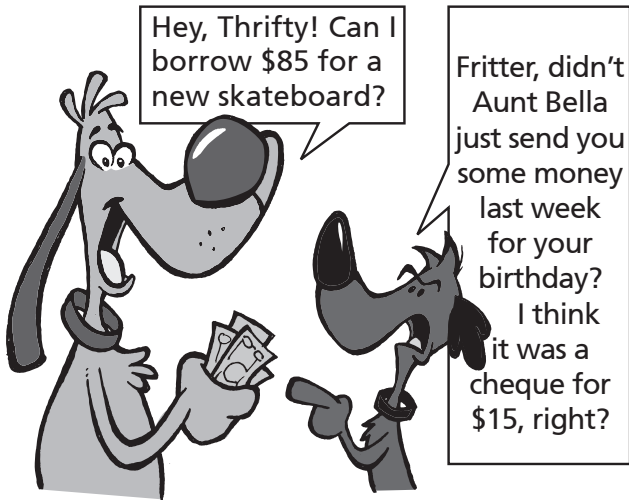
## Word Search

Find the words by looking up, down, backwards, forwards, sideways and diagonally.

DEAL	CHART	COMPARE
COMPARISON	THRIFT	SAVES
SUDSY	STORE	SOAP
VALUE	LOWEST	FREE
MONEY	LABEL	FOOD

T E R O T S H E B E  
 Y E E R F E S T D C  
 E L T V I V R A O S  
 N O S I R A P M O C  
 O W U L H S P A F U  
 M E D C T A P E F L  
 O S S R R E U L A V  
 Y T Y E O U R E M O  
 L E B A L N D E Y M

## SAVING FOR A BIG PURCHASE



# Money: You Have to Have a Plan

Help Fritter to complete his savings plan.

### FRITTER'S SAVINGS PLANS

Fritter needs \$100 to buy a skateboard

Money I have saved up to now:	<u>\$17.00</u>
Weekly allowance I can save:	<u>\$5.00</u>
Weekly work/chores income:	<u>\$5.00</u>
<b>Total:</b>	_____

After the first week, how much more money do you need? \_\_\_\_\_

How many weeks will it take to save the entire amount? \_\_\_\_\_

Write down something you want to buy and the amount of money you need in your own Savings Plan.

### MY SAVINGS PLANS

I need \$ \_\_\_\_\_ to buy \_\_\_\_\_.

Money I have saved up to now:	_____
Weekly allowance I can save:	_____
Weekly work/chores income:	_____
<b>Total:</b>	_____

After the first week, how much more money do you need? \_\_\_\_\_

How many weeks will it take to save the entire amount? \_\_\_\_\_

# Watch Your Spending

Write down everything you spend money on. After one week or so, add up what you spent. Is there anything you could do without? How much would that save you?

## What I spent this week

Fritter

Movie Ticket	\$9.00
Large Popcorn	\$5.50
4 Pops	\$12.00
3 Chocolate Bars	\$6.75
Comic Book	\$2.25

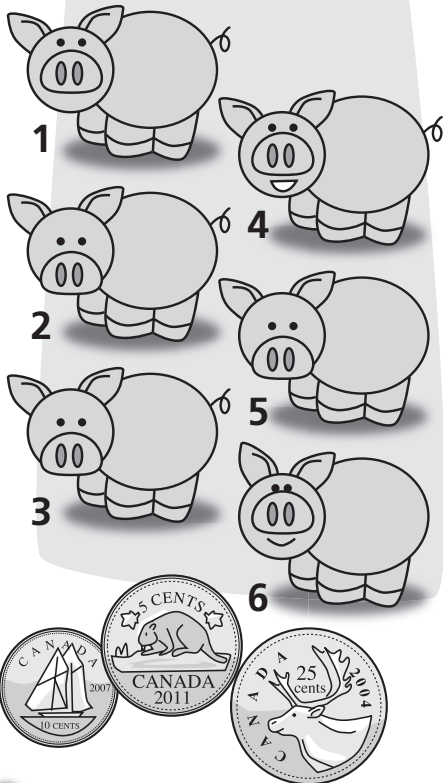
## What I spent this week


How much money did Fritter spend this week?

What would you suggest Fritter do without to save for the skateboard?

How much money would he save by not buying those things?

Find the two identical piggy banks



## Penny's Savings

Penny McThrifty has been saving her money for a couple of years. Between birthday gifts and earning money on her own, she's doing pretty good. She's made a lot of **deposits**, and some **withdrawals**. The money that is in her account is called a balance.

Fill in the missing numbers in the balance column to discover how much is in Penny's account.

Date	Description	Withdrawal	Deposit	Balance
3/1/14	Gift from Auntie Sue		\$25.00	\$125.00
3/5/14	Babysitting		\$8.00	\$133.00
6/20/14	Movie Ticket	\$7.00		
2/14/15	Bowling	\$11.50		
4/9/15	Interest		\$0.50	
6/15/15	Babysitting		\$8.00	
9/25/15	Interest		\$0.55	
10/2/15	Gift from Mom & Dad		\$10.00	

## Family Talk!

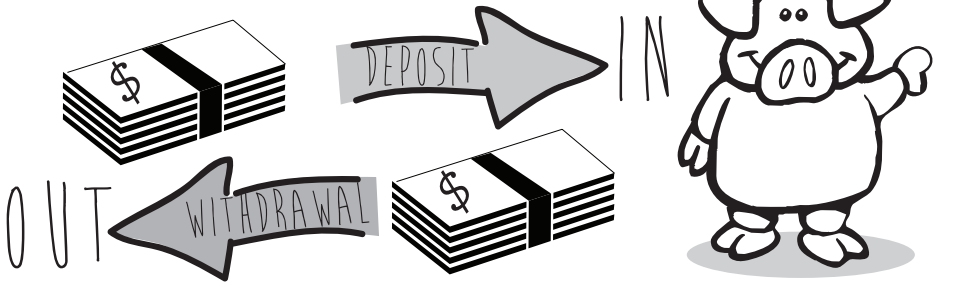
Talk with a parent about something your family wants to buy. What can YOU do to help your family spend a little less this week? (Idea: Making sure to turn out lights when you leave a room really adds up.)

# What is interest?

## HOW YOUR MONEY EARNS MONEY!

### Money in, money out

When you put money into your bank account, it is called making a deposit. When you take money out of your bank account, that is called a withdrawal.



Is it true that my money can earn money?

Now THAT's interesting!

Let your money work for you!

## Unscramble it!

Unscramble this list of words. Hint: They all have something to do with money!

**VESA**

--	--	--	--

**RANE**

--	--	--	--

**HACS**

--	--	--	--

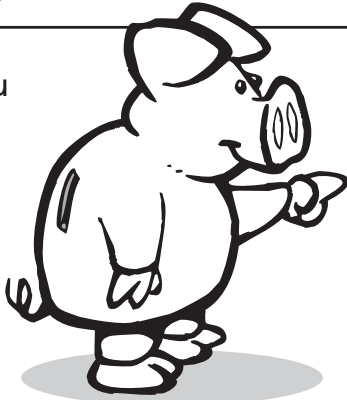
**VINEST**

--	--	--	--	--	--

**TONADE**

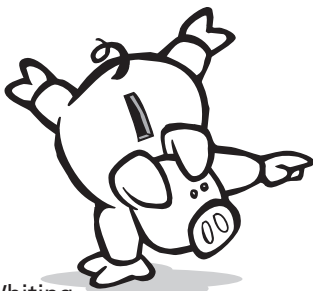
--	--	--	--	--	--

When you deposit or put your money into a savings account at a bank ...



### How does interest help you earn money?

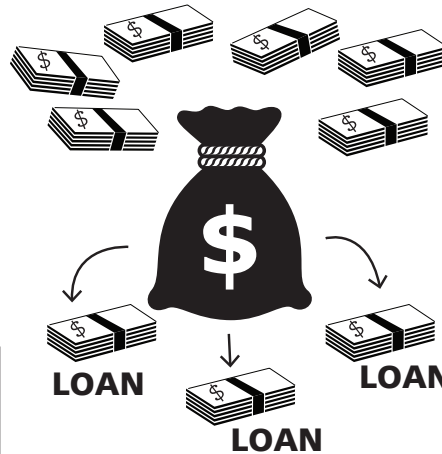
Let's say a bank is offering to pay 5% interest per year on money you put in a savings account. That means the bank would pay you 5¢ per year for every dollar you put into savings. If you put \$100, you will have earned \$5 at the end of the first year. How much interest would you earn in the one year on \$1,000?



ANSWER:

--

### DEPOSITS



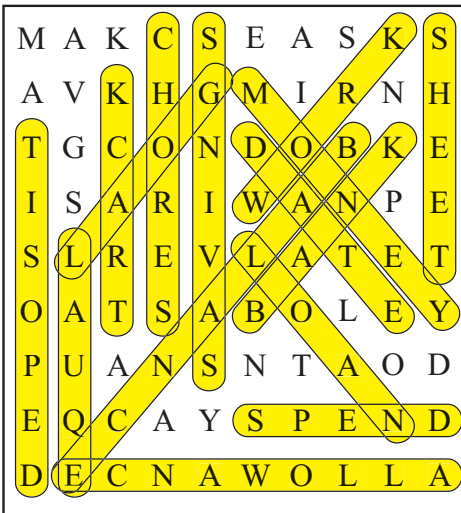
... you are letting the bank use it. Banks combine the money from lots of people to make loans to people who want to borrow money.

The bank pays you to let them use your money. This payment the bank makes to you is called **interest**.

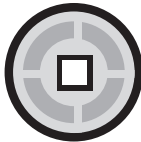
People who borrow money from a bank pay a fee to the bank for the use of the money. This fee that people pay the bank is also called **interest**.

# Money Fun Answer Page

## Page 1:



Correct coin:



## Page 3:

One option:

$$35¢ + 12¢ + 12¢ + 12¢ + 21¢$$

## Page 4:

6 times

## Page 5:

Hair Tie, Hair Length, Wrist Band, Shorts, Number, Ball Lines, Number of Freckles

## Page 6:

Income: \$50

Expenses: \$32

Difference: \$18

## Page 7:

Scarf, Lamp, Bone, Candle, Hat, Teddy Bear. (There is more than one correct answer to this question. This is a sample of a correct answer.)

## Page 8:

Food: Ice Cream, Cupcake, Pizza

Need: Paper/Pencil, Socks, Reading

Glasses, Water, Hand Soap,

Toothbrush, Comb

Want: Music Player, Baseball, TV,

Skateboard, Paints

## Page 9:

Juice Bar:

$$.10 + .21 + .09 + .03 + .05 + .02 + .01 + .18 = 69¢$$

Crackers:

$$.03 + .18 + .01 + .03 + .11 + .05 + .18 + .19 = 78¢$$

Granola

$$.07 + .18 + .01 + .14 + .15 + .12 + .01 = 68¢$$

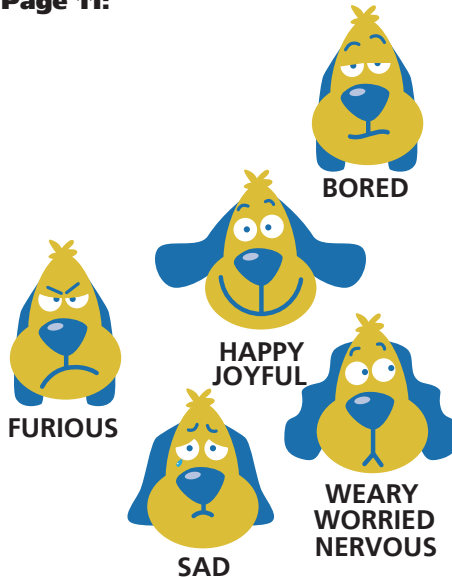
Carrots

$$.03 + .01 + .18 + .18 + .15 + .20 + .19 = 94¢$$

Cheese

$$.03 + .08 + .05 + .05 + .19 + .05 = 45¢$$

## Page 11:



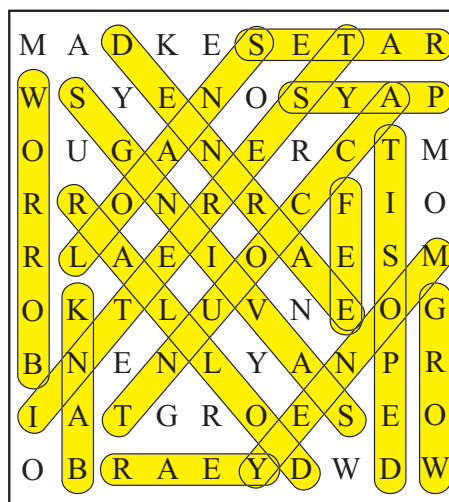
Money Tree: \$100

## Page 12:

STEAL, ANGRY, SITTING, BENCH, MONEY

SOCK DRAWER, REFRIGERATOR COLD CASH, PIGGY BANK, SAFE BANK

## Page 13:



A) \$37.75 B) \$44.05 C) 18.95 D) \$34.25

E) 23.00 F) \$24.15

3 Sweaters

Personal Identification Number

Automated Teller Machine

## Page 14:

Tonya: 2 quarters

Lien-hua: 2 dimes and 2 loonies

## Page 14 Contined:

Cookie + Newspaper + Banana

Hannan: Cards

Joseph: Ice Cream

Yukiko: Comic Book

## Page 15:

1 dime + 1 quarter

2 quarters + 2 dimes

## Page 16:

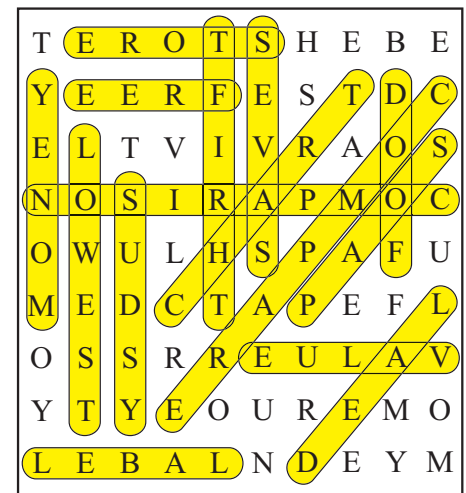
2 Litres of orange juice

## Page 17:

Thrift Store Jeans for \$8 – you may even get a pair of used Fancy Schmancy Jeans for this price!

500 Sheets – the cost works out to less than 1¢ per sheet.

Purple Peppermint Foaming Toothpaste: 50% Off. Doggie Treat: \$1.50 OFF (bone is worth \$1.20. If you buy two with two coupons you would pay \$2.40. Sudsy Soap: Save 50%



## Page 18:

\$27.00

\$73.00

Just over 8 weeks

## Page 19:

Fritter Spent: \$35.50

Piggy Banks: 2 & 3

## Page 20:

Unscramble it:

CASH, SAVE, EARN,

INVEST, DONATE

Interest on \$1000 = \$50

## Whole Book:

Total coins: \$36.31

Total Piggy Banks: 18

	Balance
	\$125.00
	\$133.00
	\$126
	\$114.50
	\$115.00
	\$123.00
	\$123.55
	\$133.55

## Piggy Bank Workouts

FINANCIALLY  
**FIT & FUN**



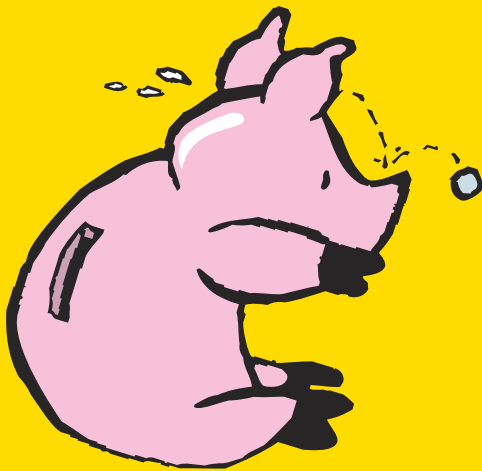
### **Piggy Bank Shake**

Pretend you are a piggy bank and shake yourself. Can you hear the jingle of coins? Shake to the left! Shake to the right!



### **Jingle Jump**

Toss ten coins onto the sidewalk. Can you hop from coin to coin, standing on one foot? Next, do deep knee bends to pick them all up!



### **Heads or Fails?**

Try to do ten sit-ups while balancing three coins on your head. Now have a friend try. Could either of you do it?



### **Balanced Budget**

Try to walk across your yard with a paper bill on your head. It'll take some smooth moves to keep the money from dropping!

© Vicki Whiting

Learn more online [td.com/moneytoolsforparents](http://td.com/moneytoolsforparents)

