Understanding Money
Activity Book

YES YOU CAN
FINANCIAL EDUCATION FROM AMERICAN CENTURY INVESTMENTS®
Teach Your Children Well

While this book is intended to be used by kids, this page is for parents and teachers. You are among the greatest influencers in a child's life. Through your actions and the lessons you teach your kids, they learn about the world — including how to earn, save, invest and spend money.

As a parent or teacher you may not feel prepared to be a child’s major source of financial information. We understand. That’s why there is Yes, You Can. Yes, You Can provides you the tools and resources to help children understand the essential facts about money and establish a path toward financial independence.

Talking about money may not be the easiest conversation to have with your kids, but it’s one of the most important. Use the puzzles, pictures and games in this book to introduce and explore financial concepts with them. It’s a fun way to spend time with your kids while making an investment in their future.

For more great ideas visit us online at YesYouCanOnline.info.
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:

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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.
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 the things 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.

<table>
<thead>
<tr>
<th>Need</th>
<th>Want</th>
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<td>☐</td>
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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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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 to invest so it will have the opportunity to grow.
Investing is one way to help your money grow. As a young person, one of your greatest assets is time. When you begin investing at a young age you use time to your advantage. Investing early and often can be one of the quickest ways to accumulate wealth.
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.

<table>
<thead>
<tr>
<th>Item</th>
<th>25¢</th>
<th>10¢</th>
<th>5¢</th>
<th>1¢</th>
<th>TOTAL</th>
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<tr>
<td>32¢</td>
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<td>76¢</td>
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<td>59¢</td>
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<tr>
<td>81¢</td>
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A word about money.

Across
2 The $5 president
4 I owe you (abbreviation)
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

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Search for money.

Allowance

Banks

Barter

Budget

Checkbook

Donation

Goals

Interest

Investment

Money

Savings

Values

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Here’s a sample of one of the “Abilities” you’ll find in Yes, You Can... Raise Financially Aware Kids. This is from Chapter 9 - Smart Learning.

**When I Grow Up...**
Kids of all ages like to imagine what they will be when they “grow up.” Why not spend some time helping your kids dream ... and dream along with them yourself.

Start a discussion with your children about what they would like to be when they grow up. Ask them:

- What type of job would they like to have when they grow up ... doctor, chef, electrician?

- What kind of education will they need ... medical school, cooking school, electrical training?

- Where can they get the right education for their profession ... college, vo-tech, apprenticeships?

- How much will it cost to get that education? Where will they get the money to pay for it?

- What kind of classes can they take in school now to help prepare for their career?

- How much money do they think they will make?

For younger kids, the idea is to simply make them start thinking about their future. For older kids, you can help guide them to the library or the Internet to research their dream professions.
Congratulations
You Understand Money!
THIS CERTIFICATE IS GIVEN TO

Who successfully completed this activity book and demonstrates a good understanding of money.

DATE

PARENT OR TEACHER’S SIGNATURE
Get more from Yes, You Can

Your online library
When it comes to learning about earning, saving, investing and spending, few resources have the depth of knowledge as YesYouCanOnline.info. In addition to downloading e-book copies of the award winning Yes, You Can... series of books, you have access to our library of articles, quarterly publications and weekly emails. Best of all, it’s all FREE.

Teaching made easy
The Yes, You Can curriculum provides a fun learning experience for students in grades 6 - 12. Aligned with state and national education standards, the easy-to-follow lesson plan includes everything educators need to gain the confidence to teach personal finance and have a positive impact on students.

Tools to stay fiscally FIT
Use our Financially Independent Today (“FIT”) Tools to easily explain complex concepts. This series of online calculators help you create your own spending plan, demonstrate how compound interest works, calculate how to reduce debt and discover what it takes to reach your savings goals.

Visit YesYouCanOnline.info today and learn ways to improve your financial position and help your kids get on the path to financial independence.
“If you don’t talk to your kids about money, who will?”

James E. Stowers, Founder, American Century Investments

You are the ideal teacher for your children. However, are you prepared to teach them the life skills they need to get on the path to financial independence?

Consider these questions:
- Do you want your children's quality of life to be as good as or better than yours?
- Do you want your children to make sound financial decisions?
- Do you need help in guiding your children in the process of becoming financially aware?
- Would you like to take a more active role in teaching financial literacy?

If you answered “yes” to one or more of these questions, then you’ll find the information at YesYouCanOnline.info to be a valuable resource. The lessons and resources here help you teach kids to appreciate the value of a dollar, choose work they like, earn a good living and the importance of investing for the long-term. There’s even a free curriculum that teachers can use to bring these valuable lessons into the classroom.

Start using the resources at YesYouCanOnline.info today. While you’re there – sign up for our FREE weekly emails and quarterly Yes, You Can publication.