"Creative, engaging way to teach young and old alike the money basics!"

Steve Forbes
Editor-in-Chief, Forbes Magazine

"This book is a gift to children. I'm a staunch supporter for financial literacy so that children enter the real world prepared to make knowledgeable decisions."

Muriel Siebert,
First Woman to Hold a Seat on The New York Stock Exchange

"This is a book for homes, schools and communities. It integrates financial information with character-building concepts such as wants versus needs, prioritizing, and using money to build a meaningful life. It is an important read."

Andrew H. Tisch
Co-Chair of the Board, Loews Corporation

"The Nickels, Dimes, and Dollars Book is valuable, informative, and refreshingly fun as it enrolls children in learning smart, balanced, and healthy money habits."

Zanne Newman, M.Ed.
Third Grade Teacher and Mom
Dear __________________,

Because I want you to have, enjoy, and feel good about money throughout your whole life, I am giving you this NICKELS, DIMES, AND DOLLARS BOOK.

As you use this book, you will learn smart ways to think about spending, sharing, saving, earning, and growing your money.

You will also see that the more you learn to manage your money, the more it will become something that can help you create a comfortable and meaningful future.

This is YOUR book. As the coauthor, you get to fill in the blanks, draw pictures, and collect ideas about all the ways you can make wise decisions about money matters.

When you make choices and develop habits that make you money-wise, you will be helping yourself and making me very proud of you.

From, __________________
Money in YOUR Pretend Country

The bills that are used around the world come in all sorts of different colors and sizes. They also show pictures of interesting people, places, and symbols.

If you were in charge of designing a bill for a new country, what would it look like?

Below, draw the front and back of your country’s bill. If you want, you can include the amount your bill is worth, your country’s name, pictures, sayings, colors, or anything else you can think of.

What can people DO with money?

Now that you know a bit about the value of money, the history of money, and how people get money, let’s talk about what to DO with money.

Here are the things you can do with money:

- **SPEND IT**
- **SHARE IT**
- **SAVE IT**
- **EARN IT**
- **GROW IT**
Wise Kids Manage Money

The most important thing you can learn about money is how YOU can manage it!

“Managing your money” means that you make careful plans and decisions about how and when to spend, share, save, earn, and grow your money.

A big part of managing money is finding a balance in how to use it. When someone creates a good balance for themselves, then they end up using money to make their life easier, nicer, and more meaningful.

Money will always have a big role in your life, but remember… money is just a thing. It’s a tool for people to use to help them in their lives.

The more you learn to manage and enjoy money, the more it will be something that serves you!
You can probably think of lots of things on which you and your family spend money. If you pay attention, you’ll notice how often people spend money every day.

It’s okay to spend money. It’s also okay to enjoy spending money. And it’s certainly good to enjoy the things you buy with your money.

The key to being a wise spender is to figure out what’s worth spending your money on.

It’s a good idea to first spend money on the things you need. Then you can spend money on the extra things you want. “Needs” are things you cannot manage without. “Wants” are things that you would like to have.

In this chapter, you will learn about making wise spending choices. You’ll also get some ideas about how you can make your money go further by being a smart shopper.

**Wants versus Needs**

Pretend you are a parent and that you make all of the spending decisions for your family. You have a limited amount of money and you know it’s smart to spend money on the things you and your family NEED before you spend money on the other things you WANT.

Circle the items below that you would consider NEEDS.

- Music for your iPod
- Music for electricity to light your house
- Clothes to keep you and your kids warm
- Books for your kids’ school
- Health care and medicine
- New shoes to match your favorite dress
- A place to live
- A family vacation to Disneyland
- A new painting for your house
- A train/bus pass or car

Now, ask an adult in your family to help you make a list of other things that he or she considers needs. Write them here:

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________
Your Charity Priorities
You probably have a lot of wishes for other people and the world.
Just like you need to set priorities for SPENDING money, it’s also wise to set priorities for GIVING money.

What are the top three things that you want to focus on when you give your money to charity?
1. ........................................ 2. ........................................ 3. ........................................

Great! Now you have a clear idea about your giving priorities. Remember, there’s no wrong answer and your priorities might change over time.

Everyone has his or her own ideas about giving. Learn about someone else’s wishes and giving priorities. Ask a parent, friend, or relative this question and write their answers below.

What are your top priorities for giving and why?

Giving to charity is a personal decision and always special because it comes from the heart.

An important part of being wise about money matters is to be smart and thoughtful about saving money.

Why save money?

- To have enough to buy the things that you want in the future.
- To donate to charity and help others.
- To start a good habit. Learning to be a smart saver now will help you in money matters for your whole life.

Some people find it easy to save. Others want to spend all of their money as soon as they get it. It IS smart to save!!! It is also important to have balance between the money you save, spend, and share.

And, of course, having savings goals will help you in your overall money management plans.
YOUR BUDGET

You’ve worked your way through the whole book and now you know a lot about spending money, giving money, saving money, earning money, and growing money.

Now it’s time to bring it ALL TOGETHER!

Wise money managers like you know that all of these money matters are connected and need to be balanced in a financial PLAN.

A great tool to help people see their whole plan is a BUDGET.

Budgets help you keep an eye on the balance between how much money comes in and goes out of your life every month.

When you see these amounts, you can decide if you are meeting your goals and managing your money matters wisely.

You will also see that you always have choices. When you want to change the balance, you can decide to spend, give, save, and earn more or less money to achieve your goals.