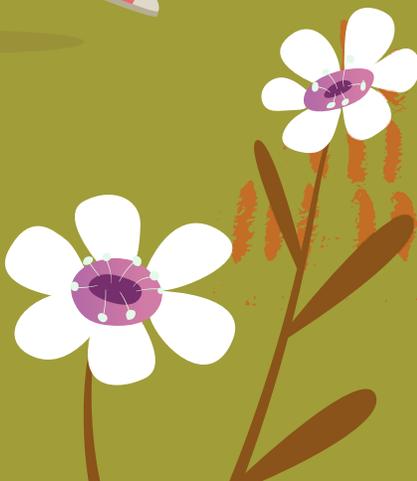


Family finances

activity book



Nationwide®

Color the helpers

Here are 3 ways that kids can earn money. Go ahead and color them in!
Think of a 4th way to earn money and draw it in the blank space.
Examples: Shoveling snow, walking the dog, mowing the lawn, etc.



Folding laundry



Spring cleaning



Raking leaves

Draw your own chore

Time to eat!

What can you buy with your lunch budget?

You have a budget of \$6 for your meal.

- Look at this menu and come up with 3 different meals you could buy and stay within your budget. Each meal must contain either a hamburger, a taco or a salad, plus a drink.
- Is there a meal you could buy for exactly \$6?

Food	Price	Food	Price
Hamburger	\$3.50	Orange juice	\$1.75
Taco	\$2.20	Ice cream	\$1.99
Salad	\$2.65	Big cookie	\$1.00
Lemonade	\$1.40	Fudge	\$1.45
Milk	\$1.50		



Answer key: Hamburger + Milk + Big cookie = \$6
Other possible meals under \$6: Taco + Lemonade + Ice cream = \$5.59, Salad + Orange juice + Fudge = \$5.85



Taco Tuesday

How can you save money on your meal?

Step 1: List all the ingredients you want for your tacos in Column A.

Examples: Ground beef, taco seasoning, taco shells, salsa, cheese, etc.

Step 2: One at a time, look up the ingredients on a grocery store website, or during a trip to the store with an adult. There's usually more than one choice. In Column B, write down the highest price you see. In Column C, write down the lowest price you see.

Example: Name-brand seasoning vs. store-brand seasoning

Step 3: Add up the prices in Column B and Column C.

Column A: Ingredients	Column B: Higher prices	Column C: Lower prices
	Total:	Total:

Step 4: Compare the totals for Column B and C. How much could you save if you purchased the Column C items?

Column B total	+ Column C total	= Amount saved



Be a creative saver

The whole family can help build this piggy bank!

Get creative by building a 3-chamber piggy bank using a shoebox and whatever craft supplies you have handy. The 3 chambers are labeled “Save,” “Spend” and “Give” to promote planning ahead regarding money.

Here’s what you’ll need:

- 1 shoebox, child-size or adult
- Paint, markers, stickers or other decorations
- A way to spell out words (marker or letter stickers)
- Child-safe scissors
- Cardboard scraps to create the chamber dividers
- Masking tape
- Ruler



Instructions:

1. Parents can draw 3 slots on the top of the box, and help the kids cut out the coin slots.
2. Parents can measure and cut out scraps of cardboard to create 2 dividers that will create 3 chambers within the box. Use tape to hold the dividers in place.
3. If painting the box, allow it to dry before using markers or stickers.
4. Customize it any way you like! Add your name, for example.

Close the lid and start saving!

Make a silly story

This could be a parent/kid activity or a multiple-kids activity. One person will be the writer and will keep the story hidden from the others until it's ready to read.

The writer asks the other(s) for words to fill in the blanks and writes them down. Use the category word in brackets next to the blank for direction, but the words provided can be as goofy or outrageous as you want. The sillier, the better!

When all the blanks are filled in, the writer reads the story out loud.
Hints: An adjective is a descriptive word, like "hairy" or "disgusting."
A verb is an action word, like "explode" or "stumble."



Carlos wanted a **[expensive toy]** _____ for his birthday, and his parents thought it was a good time for a lesson about earning money. "OK," his mom said, "We'll buy you one if you contribute **[number]** _____ dollars toward it. You can earn the money by **[verb that ends in -ing]** _____ and **[verb that ends in -ing]** _____."

Over the next two months, Carlos' parents gave him a lot of **[adjective]** _____ chores, like **[verb that ends in -ing]** _____ the laundry and **[verb that ends in -ing]** _____ his Grandma's car. He was paid **[number]** _____ **[an object]** _____ s per chore. Soon, he started coming up with his own ideas for chores, rather than waiting for his **[distant relative]** _____ to tell him what to do. He helped **[verb]** _____ dinner one night. He swept the floor in his dad's **[indoor location]** _____. By now, his piggy bank was nearly **[adjective]** _____.

Carlos' parents were very **[adjective]** _____ with their **[adjective]** _____ son. When his birthday came along, they bought him a **[same toy from blank #1]** _____, with Carlos contributing **[number]** _____ dollars. His grandmother baked him a delicious **[object]** _____. And Carlos was already thinking about what **[object]** _____ he'd like to earn next.

Needs or wants?

Needs are things that are necessary to live day to day.
Wants are things that are nice to have – but that you could live without.

It's important to understand this difference, because families have to prioritize **needs** when they are considering what to buy. Only if there is money left over can they consider **wants**.

Look at the pictures below. Make your choice as to whether that item is a **need** or a **want**.

<p>1</p>  <p>Need Want</p>	<p>2</p>  <p>Need Want</p>	<p>3</p>  <p>Need Want</p>	<p>4</p>  <p>Need Want</p>
<p>5</p>  <p>Need Want</p>	<p>6</p>  <p>Need Want</p>	<p>7</p>  <p>Need Want</p>	<p>8</p>  <p>Need Want</p>
<p>9</p>  <p>Need Want</p>	<p>10</p>  <p>Need Want</p>	<p>11</p>  <p>Need Want</p>	<p>12</p>  <p>Need Want</p>
<p>13</p>  <p>Need Want</p>	<p>14</p>  <p>Need Want</p>	<p>15</p>  <p>Need Want</p>	<p>16</p>  <p>Need Want</p>

Needs: 1, 2, 5, 7, 8, 11, 13, 14

Wants: 3, 4, 6, 9, 10, 12, 15, 16

