

Money Magic!



with the Great Investo and Penny!

Penny, watch as I use my money magic to change this dollar into two bucks!

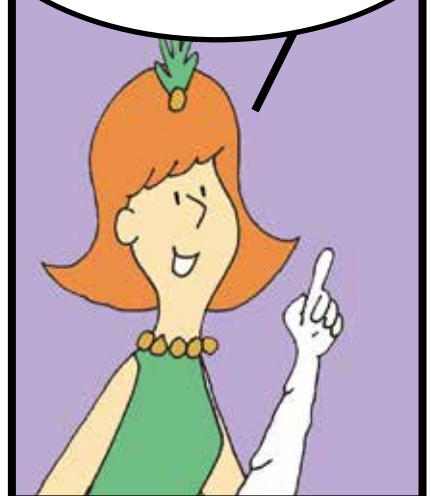


ZAP!

OOPS...
Wrong kind of bucks!



Investo, anyone can do Money Magic, and it really works!



Real money magic starts by making wise money choices. You should set goals and work towards those goals. That means saving your money and not spending it on other things. When you set goals and make wise decisions on how to use your money, the results can be truly magical! It's not always easy to make wise choices. It can be tricky!

The kids can practice making decisions in my money maze!

Look out for foolish temptations in order to reach the goal!



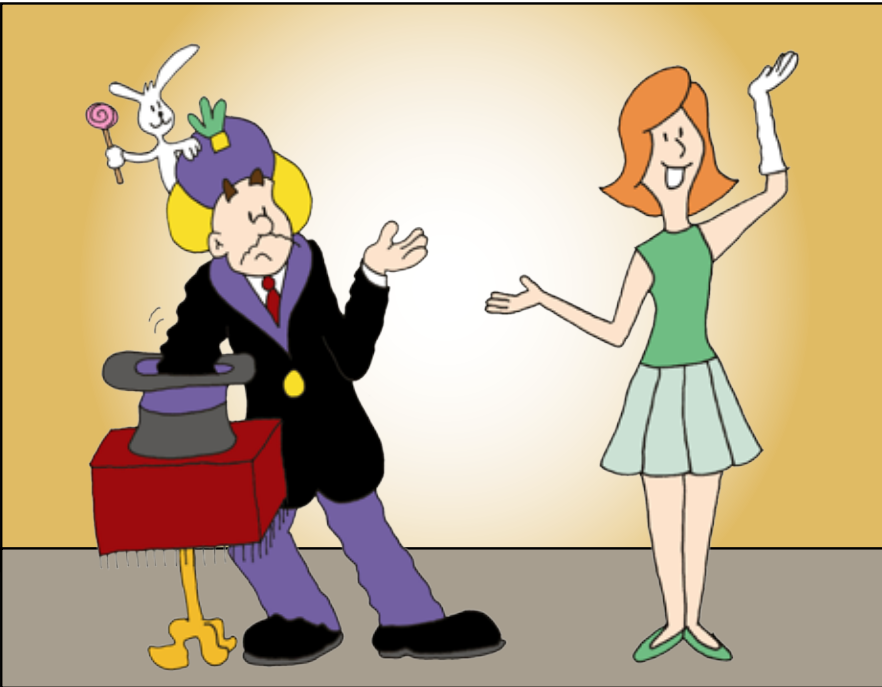
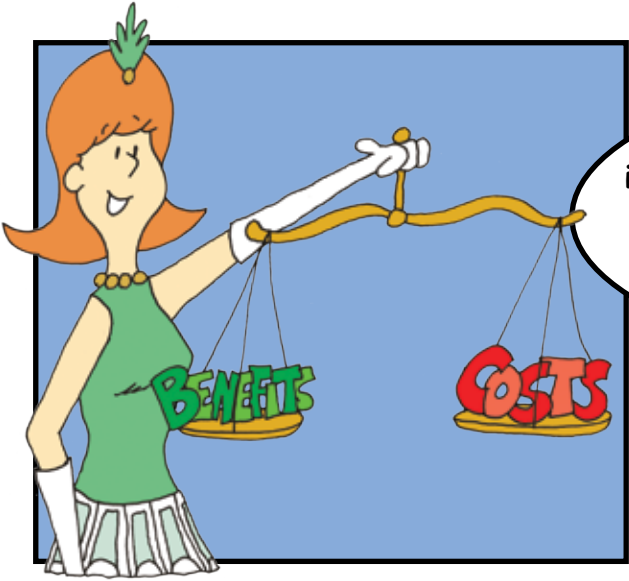
Goal



START



Making good decisions is easier when you weigh the benefits and the costs. The benefits are those things you'll gain from your decision, while the costs are those things you'll lose.



Separating the benefits from the costs can be tricky, but it's not as hard as spotting the 14 differences in these two pictures!

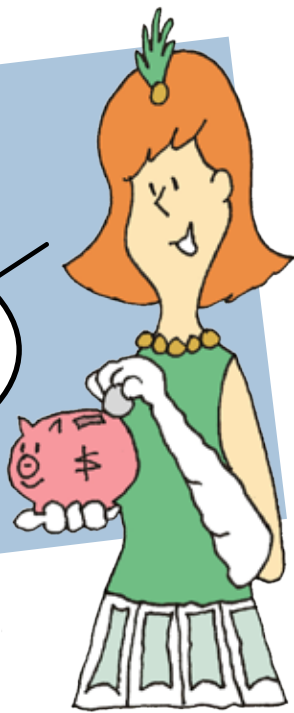


1. Rabbit's ear is shorter;
2. Rabbit is holding a lollipop;
3. Coin in Investo's turban is square;
4. Investo's sideburn is missing;
5. Investo's mustache is drooping;
6. Investo's tie is different;
7. Investo's coat button is larger;
8. Investo's coat is longer;
9. Hat on table is different;
10. Tablecloth has fringe on it;
11. Penny's feather is missing;
12. Penny's necklace is missing;
13. One of Penny's gloves is missing;
14. Penny's skirt is different.



Penny, my goal is to have money for the things I want now and in the future.

If having money is your goal, one good idea is to save it! Saving is easy, too! All you need to do is keep adding a little bit to what you have and watch your money grow!



DOLLAR SIGN SUDOKU

Fill in the missing spaces so that each column, each row, and each of the 3x3 boxes contain all of the digits from 1 to 9.

Fill in the numbers on this special Sudoku puzzle and you'll see the numbers grow into a giant dollar sign!



9	1	8	5		7	6	3	2
5	3	2				7	8	4
6	4		2	8	3		1	5
2	8		4	3	5	1	7	9
3	9					2	5	6
7	5	1	9	2	6		4	3
1	6		7	5	4		2	8
8	2					4	9	7
4	7	3	8		2	5	6	1



You can start today by saving coins in a coin bank, or a jar, or a drawer. It doesn't matter where you do...just do it! Soon those coins will grow into dollars. When that happens, you may want to open a bank account to hold your savings.

Saving is a great idea! In fact, two famous Americans said so! I had their quotes on saving here to show you, but they got all scrambled up!



CRACKING THE SAVING CODE

Decode these two saving tips. One letter stands for another. Each puzzle has a hint.

“QHYHU VSHQG BRXU PRQHB EHIRUH BRX KDYH LW.”

- WKRPDV MHHUVRQ

Hint: *WKRPDV MHHUVRQ* is Thomas Jefferson



“LI BRX ZRXOG EH ZHDOWKB, WKLQN RI VDYLQJ DV ZHOO DV JHWWLQJ.”

- EHQMDPLQ IUDQNOLQ

Hint: *EHQMDPLQ IUDQNOLQ* is Benjamin Franklin

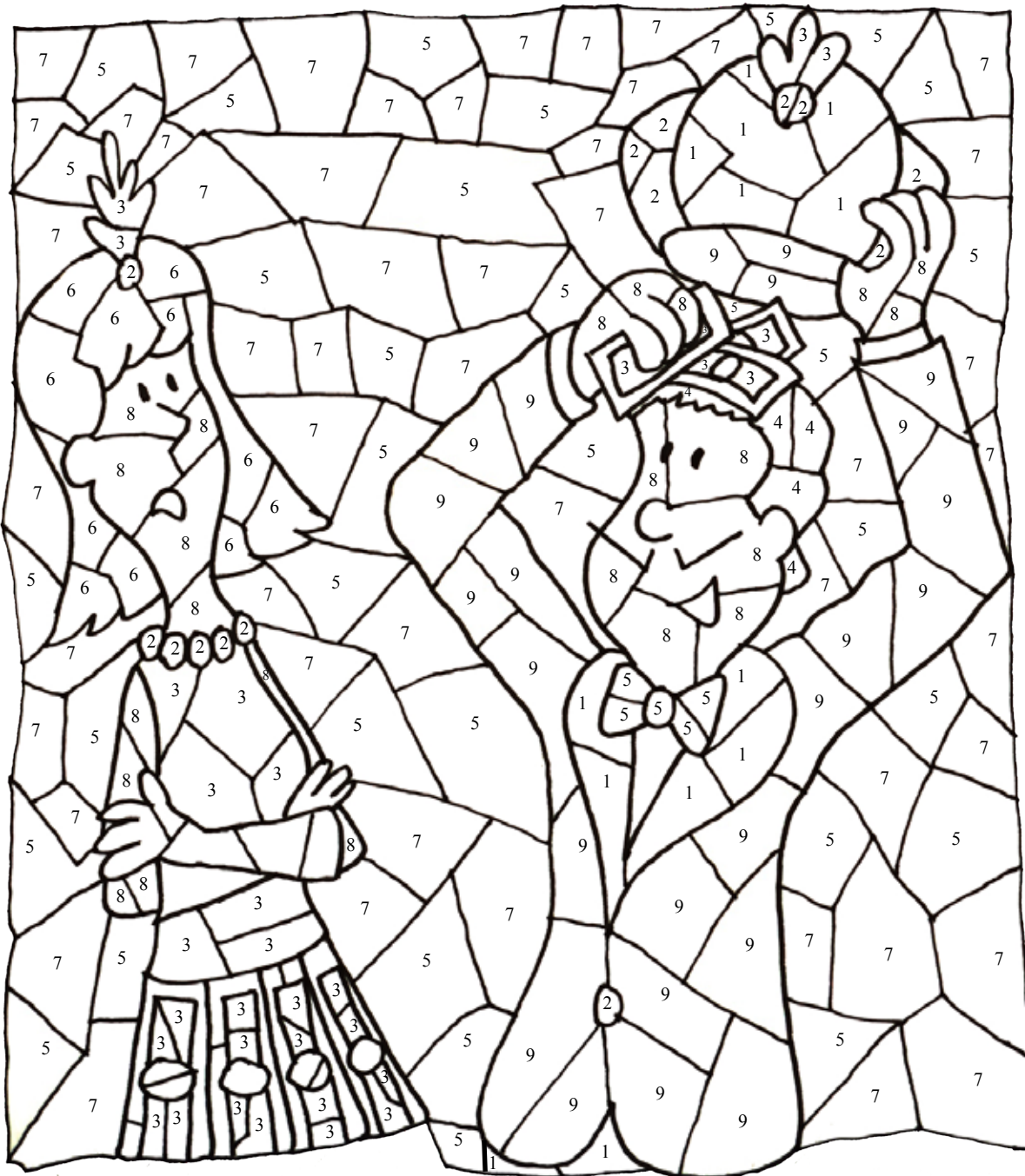
A savings account is a good idea for two reasons. First, when your money is in a bank it is insured. That means your money is safe. Second, the money in your savings account earns interest.



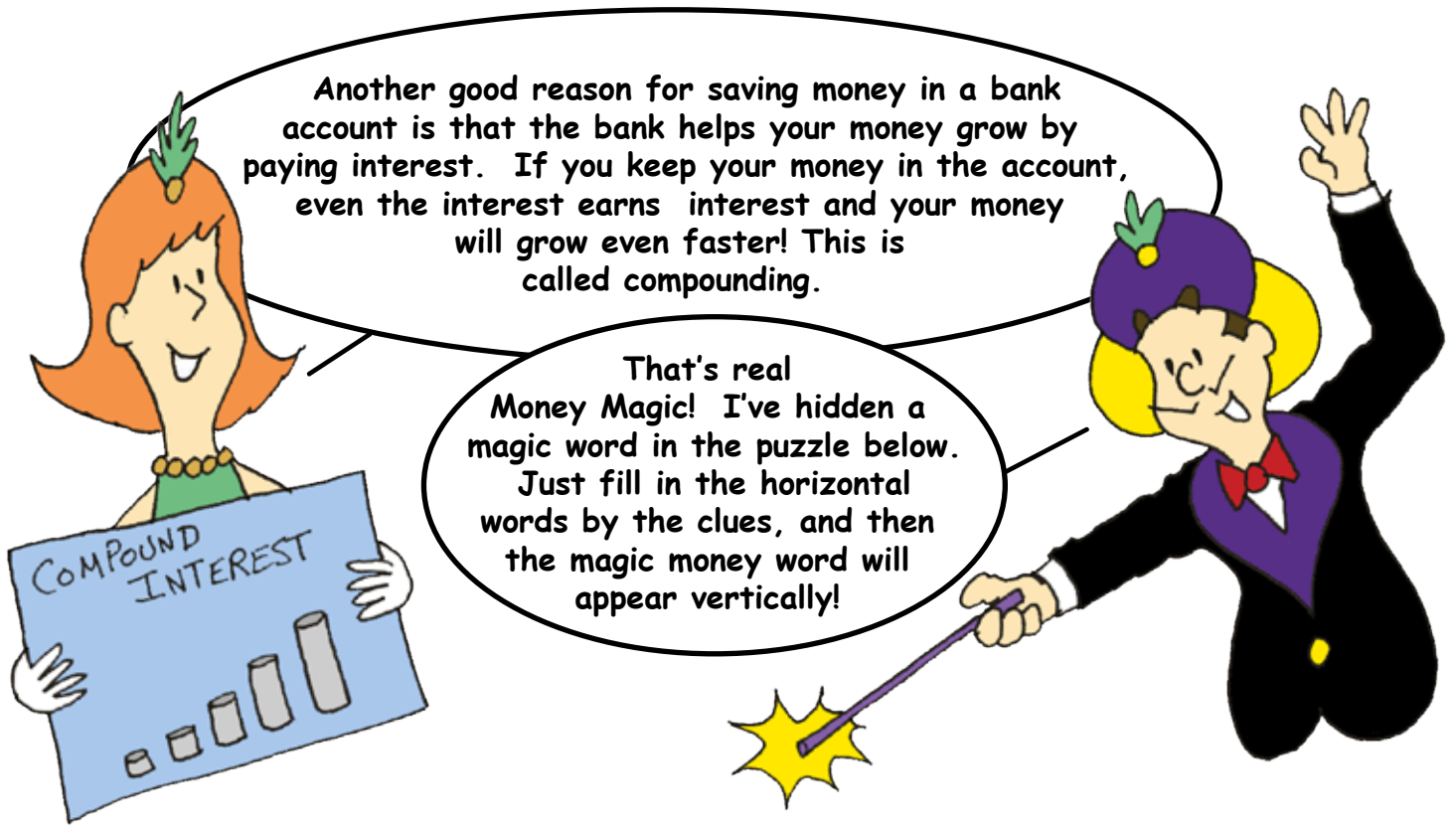
A bank sounds better than the secret place where I used to hide my money!



Use your crayons to complete the color coded picture below and see where Investo used to hide his money.



1 - Purple 2 - Yellow 3 - Green 4 - Brown 5 - Red
6 - Orange 7 - Blue 8 - Peach 9 - Black



Another name for paper money and coins	●	—	<u>S</u>	—	
Metal money	<u>C</u>	●	—	—	—
You can earn it, save it, and spend it	●	—	—	—	<u>Y</u>
Another name for placing money in the bank	<u>D</u>	●	—	—	—
The basic unit of currency in the United States	—	●	—	<u>L</u>	—
Twenty-five cent coin	—	●	—	—	<u>T</u> — —
Money the bank gives you for letting them use your money	<u>I</u>	●	—	—	— — — —
Ten cent coin	—	●	—	<u>M</u>	—
The opposite of "spending"	— —	<u>V</u>	●	—	—
Five cent coin	—	●	—	—	<u>K</u> — —
What your money does in an account with interest	—	●	—	—	<u>W</u>



So don't forget.
 Make wise money choices.
 Weigh the benefits and costs
 of decisions. Set goals and work
 toward them. Save your money.
 And save it in a bank where it will
 earn compound interest!

Before we go,
 here's a puzzle that
 uses many of the money
 words we've been talking
 about. See if you can find
 where they're hidden!



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

Account, Bank, Borrow, Budget, Cash, Coins, Compound, Count, Deposit, Dime, Dollars,
 Earn, Finance, Great, Grow, Interest, Investo, Magic, Money, Nickel, Pay, Penny, Purse,
 Rate, Rich, Safe, Save, Saving, Spend, Teller, Vault, Wallet, Wealth, Withdraw, Wizard

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