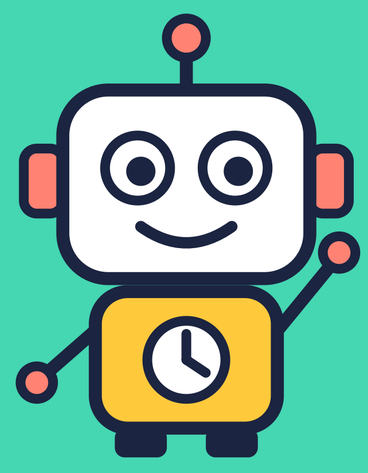
FINANCIAL LITERACY

Be the boss of your money.



Financial literacy means making smart choices with money. These eight skills show you how.

1 Count your coins

VALUE

Know what every coin and note is worth.

ASK YOURSELF

What is it worth altogether?



100 cents = $1

2 Needs and wants

PRIORITY

Pay for needs first, then choose wants.

ASK YOURSELF

Do I need it, or do I want it?

Need: shoes that fit

Want: the sparkly light-up pair

3 Earn your money

INCOME

Money is earned by doing work.

ASK YOURSELF

How could I earn it?

4 cars washed × $3 each

= $12

4 Check your change

CHANGE

Count up from the price to what you paid.

ASK YOURSELF

Did I get the right change?

Pay $5.00 for a $3.20 snack

$1.80 change

5 Make a budget

BUDGET

Plan where each dollar goes before you spend.

ASK YOURSELF

Where will each dollar go?



Spend $10 · Save $8 · Share $2

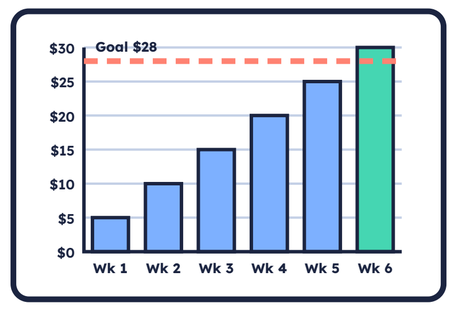
6 Save for a goal

GOAL

Small amounts add up to big goals.

ASK YOURSELF

How long until I reach my goal?



7 Find the best buy

UNIT PRICE

Compare what one costs, not the whole pack.

ASK YOURSELF

What does one cost?

4 for $6
$1.50
each

10 for $12
$1.20
each: better

8 Watch it grow

INTEREST

Savings earn interest and grow over time.

ASK YOURSELF

What will this be worth later?

