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THE AWARD-WINNING PRINT & ONLINE FAMILY FEATURE
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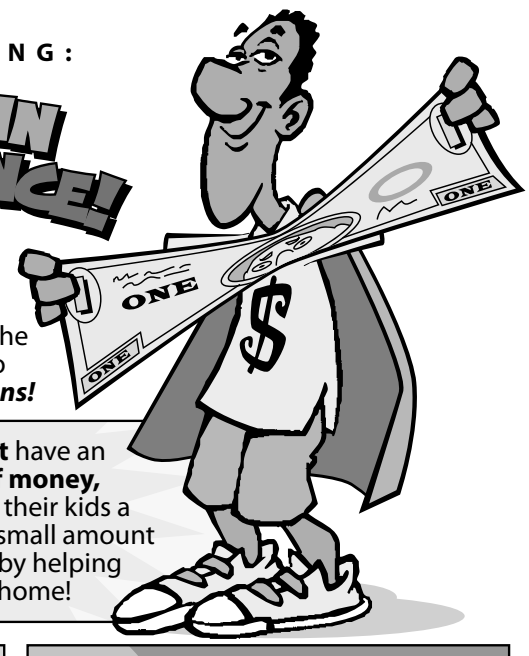
KID SCOOP'S FINANCIAL LITERACY SERIES

*Throughout history, kids have often asked their parents for **money**— with limited success …*

INTRODUCING:

CAPTAIN ALLOWANCE!

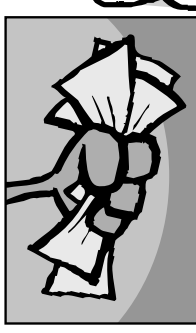
With his amazing **financial wisdom,** he can **overcome obstacles!** He soars towards **goals!** And he stretches dollars into ***incredible dimensions!***



Since parents **don't** have an **endless supply of money,** they sometimes give their kids a weekly ***allowance***—a small amount of money kids **earn** by helping out around the home!

Captain Allowance believes that having a fixed amount of money helps children to think about and make **decisions** about how to **spend money.**

Captain Allowance says, "Kids learn from both the **GOOD decisions … *and*** the **BAD ones!**"



Sometimes things kids want cost **more** than they **earn**. By learning to get through the tricky **allowance gap,** kids discover that with financial ***power*** comes financial ***responsibility!***

Allowance Gap

Leonard has a goal. He wants to buy a pair of sneakers that cost $25. But he only gets $3 a week for his allowance. Help Leonard make a plan to buy the shoes.

Week	Savings	Earnings	Total
Week 1	$	$	$
Week 2	$	$	$
Week 3	$	$	$
Week 4	$	$	$
Week 5	$	$	$

Each week, Leonard could save

$_____

Leonard could work for extra money by doing chores at home and for neighbors. He could earn $_____ per week for doing extra chores.

Following your plan, how many weeks would it take Leonard to reach his goal?

_____ weeks

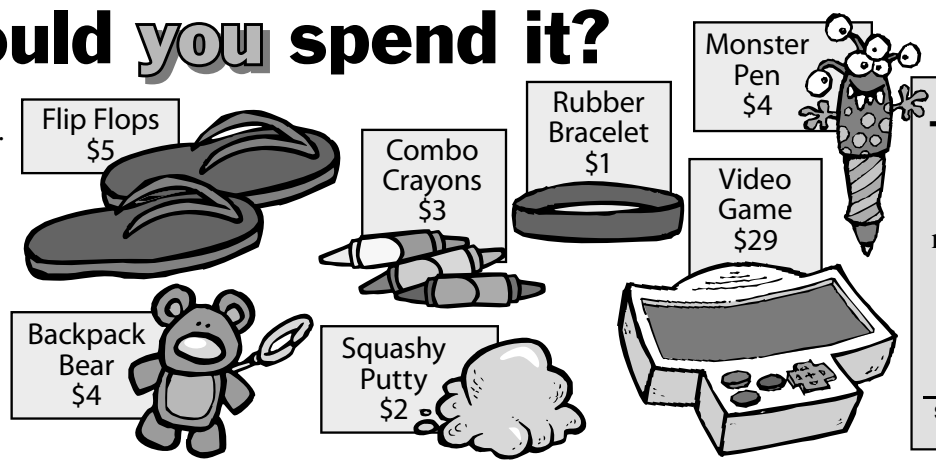
Make a plan to reach one of **your** goals!

Standards Link: Economics: Students understand that since people cannot have everything they want, they must make choices about making purchases of goods and services.

How would you spend it?

Imagine that you get $3 per week for allowance. What would you do with your money?

Pretend you want to buy three of the items at right. Come up with a plan, like Leonard's, that will help you reach your goal.



Extra! Extra! Twenty Big Ones

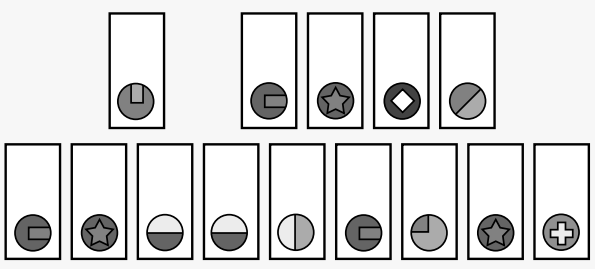
Look through the newspaper or your newspaper's website for numbers that add up to exactly 20. Then write them out in order from largest to smallest.

Standards Link: Number Sense: Calculate numbers to 20.

Kid Scoop Puzzler

What is a numismatist?

Use the coin code at right to reveal the answer.



= A
= C
= E
= I
= L
= N
= O
= R
= T

Standards Link: Vocabulary: Learn the definition of grade-level appropriate words.

Double Double Word Search

ALLOWANCE
OBSTACLES
NEIGHBORS
ENDLESS
LIMITED
SUPPLY
CHORES
WISDOM
SHOES
SOARS
SPEND
POWER
ASKED
EARN
COST

Find the words in the puzzle. How many of them can you find on this page?

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

Standards Link: Letter sequencing. Recognize identical words. Skim and scan reading. Recall spelling patterns.

Kid Scoop Together: A Phrase That Pays

Complete the quote below by replacing the missing vowels. Use the lines below the quote to write what you think this quote means. Then, share what you wrote with a parent and talk about it.

"It is g_ _d to h_ve m_n_y and the th_ngs that m_n_y can b_y, but it's g_ _d too, to ch_ck up once in a wh_le and m_k_ s_re y_u hav_n't l_st the th_ngs m_ney c_n't b_y."

– George Lorimer

_____
_____
_____
_____

Standards Link: Reading Comprehension: Follow multiple-step written directions.

Kid Scoo-doku™

Complete the grid by using all the letters in the word MONEY in each vertical and horizontal row. Each letter should only be used once in each row. Some spaces have been filled in for you.

N				M
		M		
M	O	N	E	Y
		E		
E				O

Kid Scoop VOCABULARY BUILDERS

This week's word:
OBSTACLE

The noun **obstacle** means something that is in the way.

Lack of money was Hayley's **obstacle** to buy new clothes.

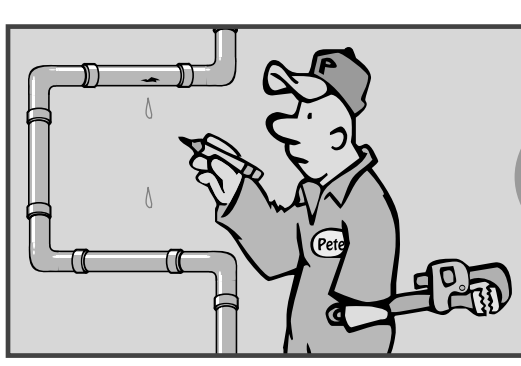
Try to use the word **obstacle** in a sentence today when talking with your friends and family members.

FROM THE Kid Scoop LESSON LIBRARY

ABCDad

Find words in the newspaper that start with each letter in your dad's name (or an uncle, grandparent, or a friend's name). Use these words to write a poem about that person.

Standards Link: Writing Applications: Write in a variety of forms and genres including poetry.



Why was the dad so upset about paying the plumber to unclog the sink?

ANSWER: It was money down the drain.

Write On!

A penny saved is a penny …

How would you finish this sentence?

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