



# The Mini Page

**Next Week:**  
Constitution  
Week

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Founded by Betty Debnam



## Money Matters

Do you receive an allowance or payment for chores done around the house? Maybe you get gifts of money at birthday time.

This week, The Mini Page learns about money and good money habits.

### The three \$'s

The things we must have to survive, such as food, shelter and clothing, are called **needs**.

Extra things that would be nice to have, but that we could do without, are called **wants**.

Most people try to **budget**, or plan, what to do with the money they make or receive. That way they can be sure there is enough for **spending, saving** and **sharing**.

You can make a plan for money you receive as gifts or for doing chores. These three categories will help you decide how you want to use your money.

### Spending

Spending is using money to buy goods and services. These can be needs or wants.

You may hear your parents talk about "paying the bills." Each month, most households get notices about how much money they owe for different products and services, such as:

- trash collection
- internet
- electricity
- cellphones
- doctor visits
- lawn services
- natural gas or oil for heating the house
- pet care

### Saving

People save money for different reasons. They may save for **short-term** and **long-term** goals.

You might save money to buy a video game. That would be a short-term goal. You might also save to go to college. That would be a long-term goal.

Experts suggest that younger kids save money at home, for instance in a piggy bank. Older kids may want to open a savings account at a bank.

You might try to save at least 10%, or one-tenth, of the money you get. For instance, if you get \$5 for allowance, you would save 50 cents. But even if you don't save quite that much, putting some money into savings is a great habit to start now.



### Protecting money

Because money is valuable, we need to keep it safe. We can do this by:

- putting it in a bank or credit union where deposits are **insured**, or protected, by the government.
- never giving out credit card numbers to people who ask for them by phone or on the internet.



### Sharing

For many people, sharing with others who have less has become an important part of their budget. We call this **charitable giving**.

If you have ever dropped coins into a red kettle during the holidays or placed money in a collection plate at church, you have shared your money. If you plan to share your money regularly, you need to budget for that.

My Budget	
Birthday money.....	\$30
1/3 for savings .....	-\$10 (30 divided by 3)
1/3 for sharing .....	-\$10
Money left to spend .....	\$10

### A kid's budget

Some kids do it this way: Whenever they get money, they spend one-third of it, save one-third of it and share one-third of it. You may already have an idea of a group or cause that you want to help with your money. If not, your family can help you decide how to use your sharing money.

### Money nicknames

Some funny nicknames for money are:

- bacon
- cheddar
- greenbacks
- moola
- clams
- bucks

## Resources



### On the Web:

- [bit.ly/MPsaveorspend](https://bit.ly/MPsaveorspend)

### At the library:

- "A Fun Guide to Financial Skills for Kids" by WonderWork Junior
- "Money Ninja" by Mary Nhin

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## Try 'n' Find

Words that remind us of money are hidden in this puzzle. Some words are hidden backward or diagonally, and some letters are used twice. See if you can find:

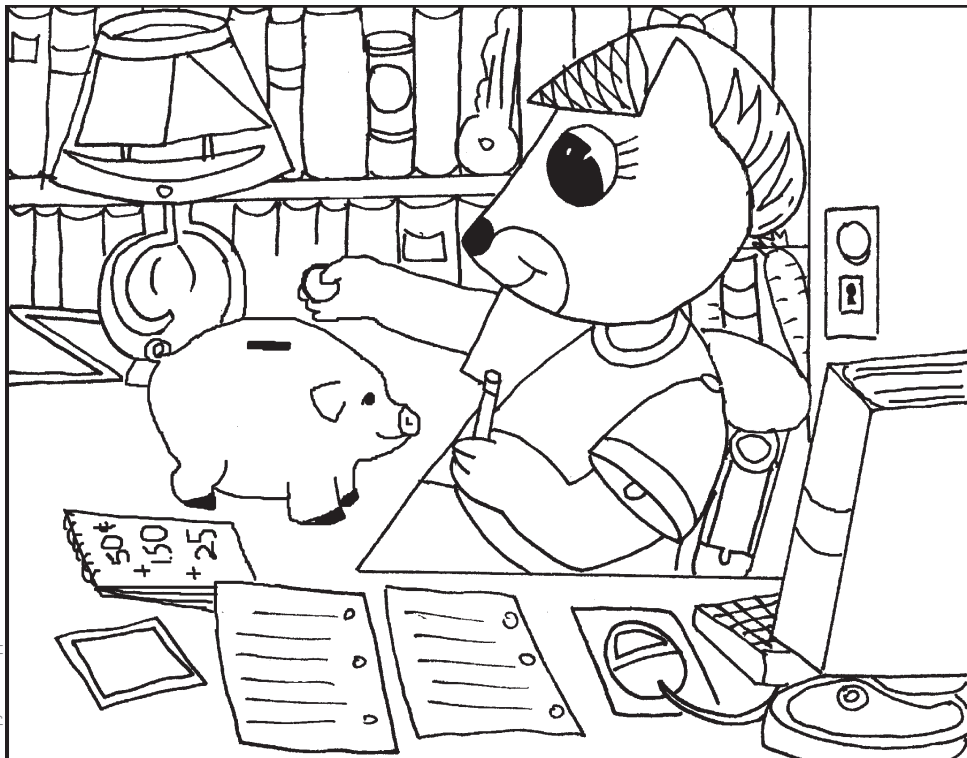
ABACUS, BANK, BILLS, BUDGET, CHARITABLE, DONATE, GOAL, GOODS, INSURED, LONG, MONEY, NEEDS, PERCENT, SAFE, SAVE, SERVICES, SHARE, SHORT, SPEND, WANTS.

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



## Mini Spy Classics

Mini Spy keeps careful track of her savings and expenses. See if you can find the hidden pictures. Then color the picture.



- word MINI
- letter Z
- carrot
- question mark
- ice-cream cone
- bell
- letter D
- tin can
- sailboat
- safety pin
- steak
- book
- key

## Mini Jokes



**Marco:** What did the dollar say to the nickel?

**Magritte:** "You don't make much sense!"

## Eco Note



British animal experts say they have discovered that hippos can trot so fast that they actually "glide through the air," however briefly, when at full speed. A report by the Royal Veterinary College says the massive mammals, weighing up to 2 tons, can propel themselves with all four feet off the ground for up to 0.3 seconds at a time. The researchers also found that hippos are more athletic than elephants but less than rhinos. Hippos are dangerous animals and are usually active at night, which makes them difficult to study.

adapted with permission from Earthweek.com

### For later:

Look in your newspaper for articles about managing money.

**Teachers:** Follow and interact with The Mini Page on Facebook!



**KidSpot** By Dan Thompson 9-7

**THE KUIZ KIDS**

The same letters that make up one word can be used to create another word. The answers in each group below will be words containing the same four letters.

- T H I N + H I N T  
Skinny To suggest something
- \_\_\_ + \_\_\_  
Mom's sister Canned fish
- \_\_\_ + \_\_\_  
Kind of cloth Opposite of right
- \_\_\_ + \_\_\_  
Uncommon Back end of something

ANS: 2 AUNT-TUNA, 3 FELT-LEFT, 4 RARE-REAR

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