



2nd Grade Activity Packet

Free Financial Literacy for Kids



Much like reading with children from a young age can help strengthen literacy, engaging with children about money topics can be a powerful tool to help them better understand money and develop healthy habits. In fact, research shows that many money habits are set by age seven.

The Illinois State Treasurer's Office created the Money Minded Illinois program in 2018. It is a free financial literacy curriculum for teachers and school districts across the state. It was written to meet Illinois State Board of Education (ISBE) standards, and full curriculum booklets are available for download for first grade through middle school at MoneyMindedIllinois.com.

A few activities from each grade booklet were selected to make quick packets for families and communities to engage with children in conversations about money. There is a variety of individual worksheets as well as small group games. We hope you enjoy learning and playing together. Topics covered in this packet include:

1. The history of money
2. Barter trading
3. Workers in the community
4. Job skills and interests
5. Wants, choice, and opportunity cost



You can also enhance your own personal finance knowledge by creating a free account on the Illinois Financial Wellness Hub (FinWell Hub) at IllinoisTreasurer.Enrich.org. The FinWell Hub offers practical tools and courses, as well as free access to Certified Personal Finance Coaches. The FinWell Hub is for adults and high school age students.

Happy learning!

Illinois State Treasurer's Office



Michael W. Frerichs
ILLINOIS STATE TREASURER

History of Money

Money is helpful in many ways, but did you know that money has not always existed? It's hard to imagine getting what we want without using money, but it's true. Before money, people bartered to get the goods and services they wanted. This means they traded the things they had for the things they wanted. Have you ever traded a friend or classmate at lunch?

Trading had some problems which led to the invention of money. No one knows for sure who was first to invent money, but it was created to serve three main purposes.

First, money makes it easier for people to get the things we want. Money is accepted by people or businesses everywhere in exchange for goods and services so we don't have to find other people to barter. When we exchange money for goods and services, we call this function *medium of exchange*.

A second function of money is that it acts as a *unit of account*. This means businesses can set a price for their goods and services and everyone understands how much they have to pay to get that good or service. It also

means that everyone pays the same price for the good or service. This allows people to compare prices.

The third function of money is that it acts as a *store of value*. This means that we don't have to use all our money immediately upon receiving it. We can spend some and save some to spend later and the money will hold its value. If we used apples for money, the apples would go bad after time and would not be as valuable.

Money is important because it helps us to get the things we want.



History of Money

Did you know that over the last 10,000 years, money has changed a lot? It's gone from cattle and shells to electronic currency. Here are some fun facts about how money has changed!

Trading was used for everything. Just like you might trade baseball or other cards with your friends, people used to trade for all their needs. Farmers might trade their corn to their neighbor the shoemaker for a pair of shoes. This type of trading was called bartering.

The first coins date back all the way to 700 B.C. They were used by a group of people called the Lydians who live in what is known today as Turkey. Do you have any old coins you collect? A coin from 1950 is old to us, but even that coin was made over 2,600 years after the first coins!

The first paper money was used in China around A.D. 800. That was many years before Europeans started using paper banknotes. But, too much paper money was made. After about 500 years of use, paper money disappeared from China for a long time.

It's amazing to think how much money has changed over the years. Now your parents probably use electronic transactions more than paper money and coins!



Think about it...

What do you think money will be like in another 10,000 years?



Before Money



Today, we use coins, bills, checks and electronic money (like debit cards) to pay for the goods and services we want. Long ago, people used things like shells, salt, beads and stones as money. Though money has existed, in some form, for many years, it hasn't always been used.

Before money, people bartered to get the goods and services they desired. This means they traded the things they had for the things they wanted. A farmer who specialized in growing corn might have traded some of his corn to a baker for some loaves of bread. A cobbler who specialized in making shoes might have traded a pair of shoes to a fisherman for some fish.

While bartering helps people get the things they want, it is not always easy. You first have to find someone who has what you want and is willing to trade for what you have. Sometimes people had to make multiple trades in order to get the things they really wanted. Money was created to make the exchange of goods and services easier.

Although barter still exists as a way of life in some parts of the world, in the United States, money makes it simpler for people to get the goods and services they want.



Barter Trading Activity Part 1 Directions –

Prepare prior to activity: Print out one (color) copy of the trading cards for each group of eight students. Cut each row of cards out and then along the middle blue line.

Part 1 (SQ2) - Place students into groups of 8 students per group. Pass out trading cards to students. Give each student 2 cards from the same row, meaning each student has one “have item” card and one “want item” card.

Direct students to work within their group trade or barter the item that they “have” in exchange for the item that they “want.” Remind students they can only trade with members of their group. When trading, students exchange “have” cards. Students should keep the want card they started with. When they have successfully traded, their “have” card should match their “want” card. While the students are trading, walk around the groups to check to make sure they’re correctly making their trades. Track and record the amount of time it takes each group to complete all their trades.

After all the groups have successfully traded, discuss the activity with students:

Ask:

How many trades did it take before each person in the group had what they wanted? (A: at least 7)

Was it easy to get the things they each wanted? Why or why not?

What problems did you encounter as you traded? Point out that people are willing to trade when they expect to be better off after the exchange. In order for barter to work, there must be a coincidence of wants between the people trading. This means each person must have something that the other person wants. Sometimes it takes a series of trades to get what you want.

Collect the cards to be used again in part 2.



Barter Activity Trading Cards

<p>You have two extra loaves of bread</p> 	<p>You want Seeds to plant in your garden</p> 
<p>You have A new shirt</p> 	<p>You want A flashlight</p> 
<p>You have A warm blanket</p> 	<p>You want A soccer ball</p> 
<p>You have A flashlight</p> 	<p>You want A pair of socks</p> 
<p>You have Seeds</p> 	<p>You want A shovel</p> 
<p>You have A soccer ball</p> 	<p>You want Two loaves of bread</p> 
<p>You have A shovel</p> 	<p>You want A warm blanket</p> 
<p>You have A pair of socks</p> 	<p>You want A new shirt</p> 



Barter Trading Activity Part 2 Directions – Print out one copy of “greens” for each group of eight students. Cut apart the greens into individual cards. Use the same trading cards from part 1.

Place students into the same groups of 8 students per group from part 1. Pass out trading cards to students. Give each student 2 cards from the same row (one “want” and one “have” card). Note: Students do not need to begin with the same exact cards they had during part 1.

Explain to students that they are going to participate in another trading activity. This time, they will each receive one *green* in addition to the *have* and *want* cards. Greens represent money and can be exchanged for one good. Remind students that like the trading activity in part 1, the goal of this trading activity is for each person in the group to get the good s/he wants. Allow students time to trade. Students should be able to trade successfully in much less time than it took in part 1. Track and record the amount of time it takes each group to complete all of their trades.

After all of the groups have successfully traded, discuss the activity with students:

How did trading with greens compare to bartering?

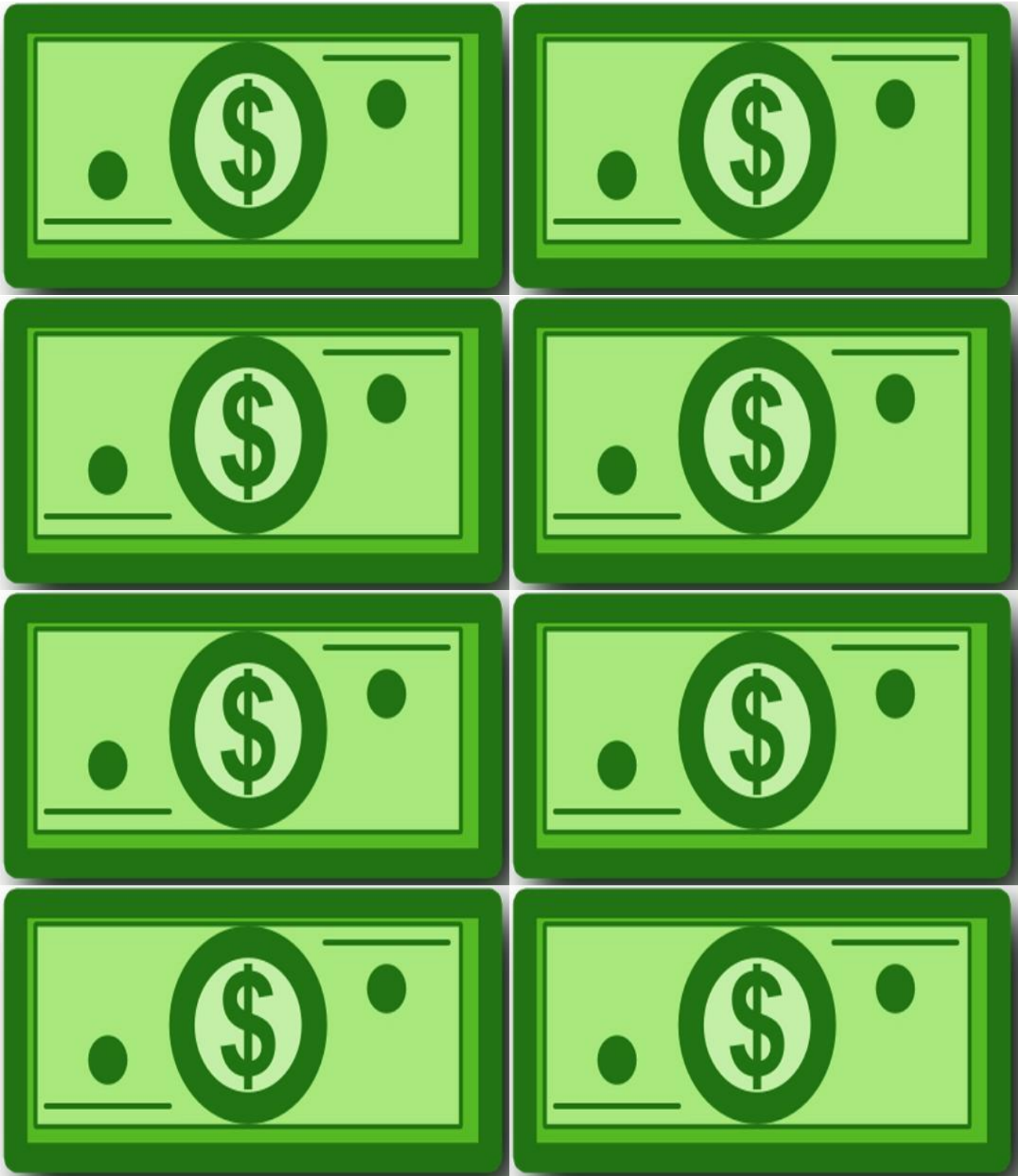
Compare the times to complete each trading session. Which took less time? Why?

Students should come up with answers like *it was easier to trade with money because it did not require there to be a coincidence of wants. Everyone was willing to accept money in exchange for the good they had so that made it more efficient to trade.*

Point out that this is why people began using money a long, long time ago. Money makes it easier and faster for people to get the things they want.



Greens



Community Workers

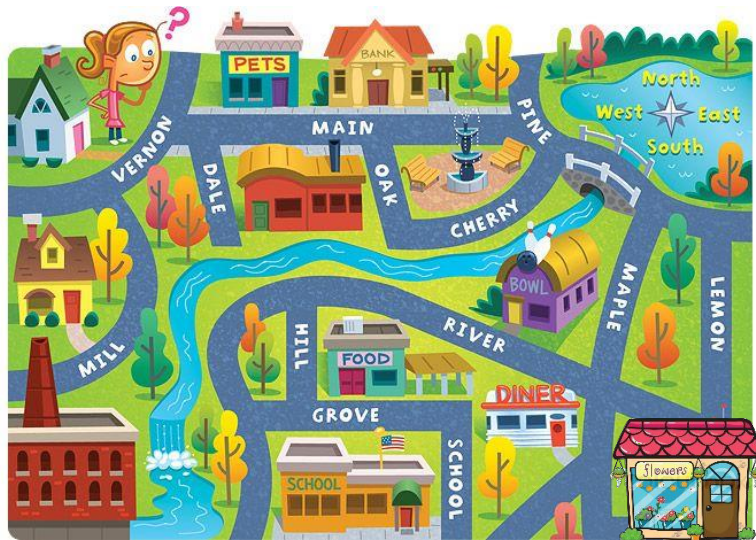
There are many different types of workers in a community. Workers provide a good or service for others. For example, Jan is a florist who produces bouquets and other floral arrangements in their shops. Customers purchase flowers for themselves, give to others to brighten their day, or to celebrate a special occasion. Jan enjoys her work because she knows that the flowers she produces will bring happiness to someone else.

When Jan is finished working, she picks up her children from school, just down the street from her flower shop. There are a lot of workers who help her children to learn every day. Teachers educate Jan's children. Office workers help keep the school organized and run smoothly. The custodians keep the school clean and safe so that it is easier to learn.

After picking up her kids from school, Jan stops at the grocery store across the street. The workers there help to keep the store shelves stocked with food that she can buy for her family. The cashier also helps when she's ready to pay for the things she wants to buy. Without the workers at the grocery store, it would be more difficult for Jan and her family to get the food they want.

Before heading home to make dinner, Jan remembers that they need to get dog food for their puppy, Fluffy. They head to the pet store where the workers help Jan select the best type of food for their puppy. Jan appreciates the information the pet store worker has about different dog breeds and their nutrition needs.

When Jan and her family head home, they pick up the mail from the mailbox where the postal carrier delivered it. She is happy to have received a letter from her grandma who lives far away. Jan is thankful that there are many workers in her community who work to provide goods and services that she and her family can enjoy each day.





Think about it....

Think about the goods and services that people in your community provide for you and your family. List goods or services that you use and a community worker who helps you to get that good or service. An example has been done for you.

Good or Service

Community Worker

Hair cut _____ Hair stylist/barber _____

1 _____

2 _____

3 _____

4 _____

5 _____

6 _____

7 _____

8 _____

9 _____

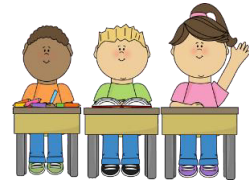
10 _____



Name _____

Community Workers

Draw a line to connect each community worker below to the good or service he or she produces.



MMC-Gr2-L2-SQ2 Community Workers Matching Activity



Job Skills

Different work takes different types of skills and education to be successful. For example, a doctor must go to school to study all about the human body to be able to help people get and stay healthy. It takes a lot of studying and hard work to learn all that a doctor needs to know to treat patients.



All jobs require people to have skills and knowledge. Different jobs require different levels of skill and education. A hair dresser needs to know how to cut people's hair so that it is even and looks the way they want. A police officer needs to be able to stay calm and think clearly in emergency situations so that they can help keep people safe. A business owner needs to know a lot about running a business and how they can get and keep customers.

Workers often do the best work when they have the skills and education needed to be successful. It's also helpful when a worker's interest matches with the work he or she does. For example, a carpenter must like to work with tools and build things. A nurse must like science and helping people.



Think about it....

Think about the job skills and education needed to be successful in each of the jobs listed below. Complete the chart by listing the job skills and education you believe would be most important for a worker to do each job. An example has been done for you.

Job	Skills/Education/Interests Needed
<u>Teacher</u>	<u>patient, likes to help children learn</u>
1 <u>Waiter/waitress</u>	_____
2 <u>Farmer</u>	_____
3 <u>Computer Programmer</u>	_____
4 <u>Building Engineer</u>	_____
5 <u>Plumber</u>	_____



Interests and Skills



Have you ever thought about what kind of a job you want to have when you finish school and enter the work force? There are so many different types of work, and because our world is always changing, there are new jobs being created every day. There are lots of opportunities to find a job that you enjoy and do well.

Sometimes people know at a young age what kind of job they want to have when they grow up. Other times, it takes people longer to figure out. You have a lot of time until you need to make that decision, but it's never too early to begin thinking about your future career. The more thought you put into it, the more time you have to gather information to help you make the best decision.

One way you can start exploring this decision is by thinking about your skills and interests. Then, you can find jobs that match what you like to do. You can start thinking about this now, although they might change as you get older. The important thing is that you take time to think about your skills and interests.

Complete the survey below by checking all the boxes that appeal to you.. Then use that information to see what jobs match well with your interests and skills.

My Interest & Skill Inventory

In each rectangle, check the boxes of all activities below that highly interest you and/or you are good at.

Rectangle #1

- | | |
|---|--|
| <input type="checkbox"/> Using your imagination | <input type="checkbox"/> Performing for others |
| <input type="checkbox"/> Creating art | <input type="checkbox"/> Being creative |
| <input type="checkbox"/> Making music | <input type="checkbox"/> Writing |

Rectangle #2

- | | |
|--|---|
| <input type="checkbox"/> Being outside in nature | <input type="checkbox"/> Helping animals |
| <input type="checkbox"/> Learning about plants and animals | <input type="checkbox"/> Studying animal habitats |
| <input type="checkbox"/> Growing plants | <input type="checkbox"/> Studying the climate & environment |

Rectangle #3

- | | |
|--|---|
| <input type="checkbox"/> Working with numbers | <input type="checkbox"/> Figuring out how things work |
| <input type="checkbox"/> Following directions | <input type="checkbox"/> Solving problems |
| <input type="checkbox"/> Working with your hands | <input type="checkbox"/> Building things |



Name _____

Rectangle #4

- | | |
|--|--|
| <input type="checkbox"/> Learning about the human body | <input type="checkbox"/> Working with people |
| <input type="checkbox"/> Helping people | <input type="checkbox"/> Studying science |
| <input type="checkbox"/> Researching | <input type="checkbox"/> Listening to others |

Rectangle #5

- | | |
|---|--|
| <input type="checkbox"/> Thinking about new solutions | <input type="checkbox"/> Figuring out how sequence and order changes something |
| <input type="checkbox"/> Working with computers | <input type="checkbox"/> Creating things with technology |
| <input type="checkbox"/> Understanding how things work together | <input type="checkbox"/> Being willing to try new things |

Rectangle #6

- | | |
|--|--|
| <input type="checkbox"/> Making things | <input type="checkbox"/> Paying attention to details |
| <input type="checkbox"/> Working with tools | <input type="checkbox"/> Producing quality work |
| <input type="checkbox"/> Working with machines | <input type="checkbox"/> Comparing things |

Rectangle #7

- | | |
|---|--|
| <input type="checkbox"/> Thinking about new solutions | <input type="checkbox"/> Organizing things |
| <input type="checkbox"/> Making decisions | <input type="checkbox"/> Being in charge |
| <input type="checkbox"/> Leading others | <input type="checkbox"/> Being dependable |



Name _____

My Interest & Skill Inventory

Add up the total number of items checked in each rectangle and compare the totals to determine the rectangle with the highest score. Then, read the description below that matches the rectangle with your highest score. Circle below which one you scored highest in.

Rectangle #1: Your interest and skills might be in the Arts – People who work in the arts work in art galleries, theaters, publishing companies and schools. Jobs to consider for those interested in the arts: graphic designer, interior decorator, artist, musician, news reporter, broadcaster, photographer, writer, hair stylist.

Rectangle #2: Your interest and skills might be in Agriculture and Natural Resources – People who work in agriculture or natural resource jobs work on farms or in nature like near oceans, in forests or zoos or national parks. Jobs to consider for those interested in agriculture and natural resources include: veterinarian, farmer, landscaper, park ranger, animal care specialist.

Rectangle #3: Your interest and skills might be in Architecture & Construction – People working in the fields of architecture and construction work with tools to build roads and buildings. Jobs to consider for those interested in architecture and construction include: architect, plumber, carpenter, engineer, electrician.

Rectangle #4: Your interest and skills might be in the Health Sciences – People in the health science industry work in hospitals, doctor offices, pharmacies, and laboratories. Jobs to consider for those interested in health sciences: nurse, doctor, dentist, pharmacist, physician assistant, therapist, microbiologist, lab technologist.

Rectangle #5: Your interest and skills might be in Technology – People who work in technology work with computers and a lot of information in any type of business. Jobs to consider for those interested in technology: programmer, web developer, software engineer, computer technician, video editor, security specialist.

Rectangle #6: Your interest and skills might be in Manufacturing – People who work in manufacturing work in factories, offices and warehouses to make things. Jobs to consider for those interested in manufacturing: drafter, machine operator, tool and die maker, printer, mechanical engineer.

Rectangle #7: Your interest and skills might be in Business Administration – People who work in business administration help a business to run smoothly. They work in offices, banks, or any type of business. Jobs to consider for those interested in business administration: business owner, accountant, manager, supervisor, human resources.



We All Want

Have you ever wanted something really badly but did not have the resources to get what you wanted? This happens to all people, all over the world, every day. It's part of who we are as human beings to want more than we can have. Wants are things we desire because they make our lives more enjoyable. We satisfy our wants with goods and services. Our needs, must be met for us to live. If we did not have clean water to drink, we could get very sick. Wants are different than needs because we can survive even if our wants aren't satisfied. We may feel disappointed when can't get the toy we want or see the movie we want, but we can live without those things.

The reason we cannot have all that we want is because of scarcity. Scarcity is not a problem that can be solved because there are simply not enough resources in the world to give people all the goods and services they want. Because the resources that help us to get the things we want are limited, but our wants are unlimited, we all have to make choices. People make choices from the alternatives available to them. Alternatives are opportunities from which people choose.

All people are limited by the resources of time and money. If we use our time to do something, we cannot use that same time to do something different. For example, if I spend one hour after school playing video games with my brother, I cannot also spend that same hour doing my homework. I have to make a choice between alternatives.

The same applies to money. If we spend \$20 on a pizza for dinner, we cannot spend that same \$20 on a new toy. We must make a choice between our alternatives.

When people think carefully about their choices and the alternative ways they can use their resources, they make better decisions to get the things they want the most.



Think about it...

What are some things you want right now?

What are some things you need to survive? List 3 needs.

Think about a time when you had to choose between alternatives. What limited resource caused you to have to make a choice?



How Do People Make Choices?

Because resources are scarce, or limited, people cannot have everything they want. There are not enough resources in the world to provide people with all of the goods and services they want. Scarcity requires us to make choices about how to best meet our wants with the alternatives available to us. **Alternatives** are opportunities from which people choose.



People have a better chance of making choices that best satisfy their wants when they identify all of the possible alternatives available to them. For example, John has one hour before his piano lesson and is trying to decide how to spend his time. It's a beautiful day outside and he's been wanting to fly the new kite he recently got for his birthday. He also wants to play his favorite video game. His mom wants him to clean his room, and he wants to please his mom. John also knows he hasn't practiced the new song his piano teacher taught him last week like he should have, and he wants to be able to show his teacher that he can play the song well. These are just some of the alternative ways that John can choose to spend his time to satisfy his wants.

To help John decide how to best spend his time, he creates a decision-making grid. John thinks about and lists all of the ways he could spend the next hour that would satisfy his wants. This is called "alternatives."



Think about it...

Students have choices for how they spend their recess time. On the back of this paper, complete your own decision-making grid to consider how you might best spend your recess time. Identify as many alternatives as you can think of. Then, list the benefits and costs of each alternative. Next, use the cost-benefit information to narrow your alternatives down to the top two. Then, identify your choice and your opportunity cost.

Alternatives	Benefits (good things) 	Costs (bad things) 
Alternative #1: Fly kite	New kite – will be fun to try	What if there is not enough wind?
Alternative #2: Play video game	Just learned a new way to get to the next level	No friends are available to play with
Alternative #3: Clean room	Bedroom will be clean and mom will be pleased	It's not fun to clean your room
Alternative #4: Practice piano	Will be able to play the new song well	LOTS of time spent on piano between lesson and practice

Next, he lists the benefits, or good things, about that alternative and the costs, or bad things, about it. John uses the benefit and cost information he recorded on the grid to narrow his choices down to his top two alternatives: flying his kite and cleaning his room. He has decided that these two alternatives will give him the greatest benefits and have the least costs.



Because John does not have time before his piano lesson to do both, he must choose between these two options. He decides to fly his new kite. He gives up the opportunity to clean his room, so that is his opportunity cost. Opportunity cost is the next best alternative that is not chosen.



Name _____

Recess Time Choice

Use the decision-making grid below to evaluate alternatives for ways you could best spend your recess time.

Alternatives	Benefits (good things) 	Costs (bad things) 
Alternative #1:		
Alternative #2:		
Alternative #3:		
Alternative #4:		
Alternative #5:		
Alternative #6:		

Once you've completed your chart, use the information in the benefits and costs columns to narrow your choice to the top two alternatives and circle them. Because you cannot use the same recess time to do both activities, make your decision from your top two alternatives. Place a star to the left of the alternative you choose. Place a check mark to the left of the alternative you did not choose. That is your opportunity cost.



Saving & Spending Game Instructions

Students play in small groups of 2-4 players.

Prepare in advance: On card stock paper, print a complete set of saving and spending cards and cut apart. One set for each group is needed. Print out one Piggy Bank Score Card per student. Gather one small token or chip per student.

To play: To begin play, each player needs one small token or chip and one piggy bank score card. Shuffle the saving and spending cards and stack them with the text facing down. Players take turns taking a card from the top of the pile. The player reads the card and adds or subtracts from his or her piggy bank per the card directions. Players should use their chip or token to hold the place of the value they have in their bank. When they are done with their card, they return it to the bottom of the stack. First player to \$100 wins.



SAVING

You saved \$5 you earned today for walking your neighbor's dog. Add to your bank.



SPENDING

Oops! You broke your mom's vase playing ball in the house. It cost you \$10 to replace. Subtract from your bank.



SAVING

You found \$10 today at the park. You asked around but couldn't find the owner. Add to your bank.



SPENDING

You walked passed the ice cream shop on your way home and it smelled so good, you decided to stop in. You spend \$5 on your favorite flavor. Subtract from your bank.



SAVING

You saved \$5 you earned today cutting your neighbor's grass. Add to your bank.

SPENDING

A movie you've been wanting to see finally came to the theater and all your friends are all going to see it. You ask your parents if you can go too. They say okay, but you have to pay. Subtract \$10 from your bank.



SAVING

You saved \$5 you earned today taking care of your baby sister while your mom did some work. Add to your bank.



SPENDING

You stop in the candy shop and spent \$5 on your favorite candy. Subtract from your bank.



SAVING

You saved \$20 you earned babysitting your neighbor's kids. Add to your bank.



SPENDING

A new video game you've been waiting for just came out. Your parents offer to pay for half if you pay for the other half. You spend \$25 on the game. Subtract from your bank.



SAVING

You saved \$5 you earned today for washing your dad's car. Add to your bank.



OOPS!

You lost your wallet at the park today. It had \$20 inside. Subtract from your bank.



SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.



SPENDING

You spent \$5 today at the book store on a new book. Subtract from your bank.

SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.

SPENDING

You spent \$5 today on a toy for your little sister for her birthday. Subtract from your bank.

SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.



SPENDING

Oops! You broke your brother's favorite toy race car. It cost you \$10 to replace Subtract from your bank.



SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.



SPENDING

You didn't take the time to pack your lunch this morning so you had to buy it. It cost \$5. Subtract from your bank.

SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.



SPENDING

It's Mother's Day so you buy your mom some flowers. You spent \$10. Subtract from your bank.

SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.



SPENDING

You spent \$5 today on snacks at the pool. Subtract from your bank.



SAVING

You saved \$10 you earned today for shoveling your sidewalk and driveway. Add to your bank.

SPENDING

You visit the pet store and buy a chew toy for \$5 for your dog. Subtract from your bank.

SAVING

You saved \$10 you earned today at a yard sale selling toys you've outgrown. Great job taking good care of your toys! Add to your bank.

SPENDING

You spent \$5 today on toy at the toy store. Subtract from your bank.

SAVING

You saved \$10 you earned today selling bracelets you made. Add to your bank.



SPENDING

Your friend starts a business selling pet rocks and you want to support him. You are his first customer and spend \$5 on a pet rock. Subtract from your bank.



SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.

SPENDING

You lost a bet to your big brother and had to pay him \$5. Subtract from your bank.

SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.



SPENDING

It's your teacher's birthday and you remember she loves chocolate so you spend \$5 to buy some chocolate for her. Subtract from your bank.

SAVING

PAYDAY – You saved \$5 you received for allowance this week for completing all of your weekly chores. Add to your bank.



OOPS!

Your jeans had a hole in the pocket and the \$5 bill you placed inside must have fallen out. Subtract from your bank.



SAVING

You saved \$5 you earned today for weeding the garden. Add to your bank.

SAVING

It's your birthday! You receive \$20 as a gift from your uncle. Add to your bank.



SAVING

You saved \$10 you earned today for cleaning up around the neighborhood. Add to your bank.

SAVING

You just got your report card and it showed you're working hard at school. Your grandparents reward you with \$5 for your efforts. Add to your bank.

SAVING

You saved \$20 you earned for pet-sitting your neighbor's cat while they were out of town this week. Add to your bank.

SAVING

You saved \$5 from your weekly allowance and your parents matched it. Add \$10 to your bank.



SAVING

You saved \$5 you earned today for mopping the floor in your kitchen. Add to your bank.



SAVING

You earned \$5 for watering your neighbor's garden while they were out of town this week. Add to your bank.



SAVING

You saved \$10 you earned today for raking leaves. Add to your bank.



SAVING

You earned \$5 for collecting your neighbor's mail while they were out of town this week. Add to your bank.



SAVING

You saved \$5 you earned today for helping your family fold laundry. Add to your bank.



SAVING

You did extra chores at home without being asked and your parents paid you \$10. Add to your bank.

