



CAREGIVER / EDUCATOR GUIDE FOR

THE KNOW-NONSENSE GUIDE TO MONEY:

An Awesomely Fun Guide
to the World of Finance!

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WELCOME

The Know-Nonsense Guide to Money introduces young readers to essential financial concepts through fun, engaging explanations and illustrations. This guide helps you explore these key money ideas with your student or child while building their financial literacy and decision-making skills.

- ▶ **PREPARE AND CONNECT**
- ▶ **SET THE STAGE**
- ▶ **READ**
- ▶ **ALONG THE WAY**
- ▶ **CONTINUE THE CONVERSATION**
- ▶ **CREATE YOUR OWN**



PREPARE AND CONNECT

Read *The Know-Nonsense Guide to Money* yourself. As you read, think about:

- 1 What does your student or child already know about money?
- 2 How do you talk about financial decisions in your home?
- 3 What money management skills do you want to teach?
- 4 What questions does your student or child commonly ask about money?

SET THE STAGE

When reading this book:

- 1 Find a quiet time when your student or child is ready to engage
- 2 Make connections to their everyday experiences
- 3 Encourage questions and discussion
- 4 Use the illustrations to reinforce concepts

READ

Start by examining:

- 1 The table of contents—what interests them most?
- 2 The colorful illustrations—how do they help explain ideas?
- 3 New financial terms—what money words do they already know?



ALONG THE WAY

While reading, you and your young learner will explore:

- Basic financial concepts and vocabulary
- Smart money habits and decision-making
- Planning and goal-setting skills
- The value of saving and budgeting

CONTINUE THE CONVERSATION

Your student or child will pick up this book again and again on their own. Follow-up questions might include:

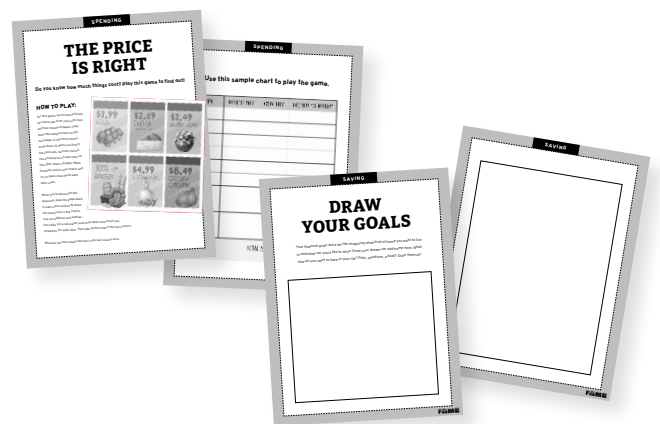
- 1 What makes something worth spending money on?
- 2 How do we decide between wants and needs?
- 3 What helps you make good decisions about money?
- 4 What would you like to save money for?
- 5 What's something new you learned about money?



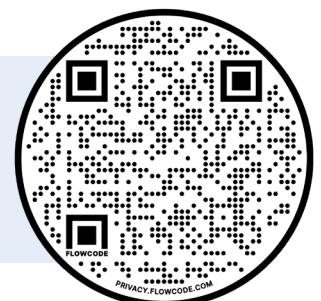
CREATE YOUR OWN

Let your young learner explore money in two fun ways—by becoming a price-guessing expert and by dreaming big about what they would like to have in their future. Through these activities, they will learn about the real value of everyday items while also imagining the things they might want to save for one day.

The following activity can be printed, or you can create the activity using a blank page.



We invite you to take our brief survey for adults so we can learn how this program has helped your family.



THE PRICE IS RIGHT

Do you know how much things cost? Play this game to find out!

HOW TO PLAY:

For this game, you'll need a friend, two store ads from your junk mail, and four sheets of paper. Copy down the sample chart on the next page. In the first column, write down 10 items you find in the store ads. Secretly record the actual price of each item on the other sheet of paper. When finished, switch your chart with your friend's chart and try to guess how much each item costs.

When you're done with the guessing, pass the pages back to each other and write down the real prices in the charts.

Use your addition and subtraction skills (or a calculator) and write down how much you missed by for each item. Then add up the total of the last column.

Whoever has the lowest amount in the last column wins.



SPENDING

Use this sample chart to play the game.

ITEM	GUESS THE PRICE	ACTUAL PRICE	HOW MUCH YOU MISSED BY

TOTAL AMOUNT:

DRAW YOUR GOALS

Your financial goals are a lot like imagining what kind of home you want to live in and what car you'd like to drive. Draw your dream car and home here. What else do you want to have in your life? Pets, vacations, a boat? Draw them all!

A large, empty rectangular box with a thin black border, intended for drawing. It is centered on the page below the introductory text.

SAVING

