Program title: Art Shop

Program summary: Art Shop is a family-focused, hands-on program that promotes financial literacy, decision-making, resourcefulness, and creativity. The program combines budgeting, process art, and project design. Kids answer the question, “What can I create with $5?” Provided with a “wallet” containing $5 in play money, participants browse the “art shop” for supplies to make their own masterpiece. Creativity abounds, but the key is the opportunity for children to gain experience planning, making choices, “purchasing” supplies, and working within a budget. Parents gain tools for facilitating conversations about finances.

Duration: One to two hours

Suggested venue: ☑ In Library  ☐ At Home  ☐ Either

Instructor-led: ☐ Yes  ☑ No  ☐ Either  Facilitation required: ☑ Yes  ☐ No

Target audience:

☑ Kids (ages 3–7)
☑ Tweens (ages 8–12)
☐ Young adults (ages 13–18)
☐ Adults
☐ All ages
☑ Other: Could easily be adapted for young adults by providing a different prompt (project rather than art), different materials, and a larger budget.

Program budget:

☐ $0
☐ $1–$50
☐ $51–$100
☑ $101–$250 (about $2 per patron depending on type of supplies used)
☐ $251–$500
☐ More than $500

(Special thanks to Plano Public Library in Texas.)
DETAILED DESCRIPTION

Goals:

• Facilitate family engagement around the concepts of budgeting and spending. The activity is for children, but we encourage parent participation to begin conversations about budgeting, planning, and goal-setting that may extend beyond the library program.

• Engage children to think critically about purchasing, returns, wise use of resources, and pooling resources.

• Allow children to practice basic budgeting and math skills through simulated purchasing transactions.

• Integrate personal finance with STEAM subjects (art and math in particular).

Advance planning:

About one month in advance, begin to collect and organize supplies, assemble the “wallets,” and create signage and price tags to create the “shop.” Preparations can be managed by one or two staff members. The program can be presented by two to six facilitators depending on the audience size. Art Shop is simple enough to be managed by one staff person along with community volunteers. Plano Public Library in Texas, for example, has staffed the program with up to six total people, including teen volunteers, to facilitate activities and clean-up. The program is straightforward and can use any art or craft materials the library may have on hand. It does not require special equipment.

Supplies:

• Wallets
  - Ziploc bag or envelope to hold play money
  - Shipping labels to list content of the wallets
  - Play money, total of $5 in each wallet (3 one-dollar bills, 5 quarters, 5 dimes, and 5 nickels). This can be play money, available for purchase from suppliers. If your budget is limited, printed play money using online templates can work equally well.

• Poster board to create art shop supply and price list

• Art supplies/merchandise
  - Can be anything you have on hand or that is easily collected. Suggested supplies include construction paper, paper bags, stickers, feathers, paint, ribbon, craft foam, coffee filters, paper plates, fabric scraps, buttons, pompoms, glue, glitter, popsicle sticks, pipe cleaners, etc.

• Cash register. This can be a cardboard box or any item to organize the play money. It should be stocked with additional play money to make change for participants.

• Optional:
  - Program tickets, if necessary, to limit attendance
  - Butcher paper or other disposable materials to protect work surfaces
  - Trays, paper plates, or baskets for participants to carry "purchased" items to their workstations
**Partnerships/Collaborations:**

This program does not require partners. However, there is potential to involve community volunteers to help run the “store,” distribute the wallets as participants enter, and photograph or display completed artwork.

**Budget:**

The costs associated with this program are for art materials, play money, and supplies to create a “shop.” The estimated cost assumes the library will purchase all art supplies and play money. This is a generous estimate. Donated or previously purchased art materials may be used.

- Estimated total cost: $200 or less
- Cost per patron: $2 or less

**Day of activity:**

We recommended the following set-up:

- **Material stations – “The Store”**
  - Up to three tables organized by material type
  - Labeled art supplies and assigned prices

- **Creation stations**
  - Multiple tables or workspaces for participants to create their art projects
  - Cover the creation stations with butcher paper or other disposable material to protect surfaces from spills and messes
  - Trays, paper plates, or baskets for participants to carry supplies from the “store” and to facilitate clean up

Plano Public Library, for example, sets up three “vendor” stations with craft materials for purchase, with a staff member or volunteer acting as cashier for transactions at each station.

**Program execution:**

Plano Public Library offers this program as a ticketed event, meaning attendance is limited by the number of wallets prepared in advance. The program admits a maximum of 50 children, plus parents. Free tickets are distributed starting 30 minutes in advance of the program.

As families enter the room, they are given a “wallet” and orientation to the art shop, including the rules for conduct, purchases, and returns. Facilitators encourage kids to spend a few minutes budgeting the supplies they want to purchase and to think about what kind of art they want to create, but participants are allowed to begin purchasing materials immediately. Once begun, participants need little guidance. The lead staff member circulates through the room to answer questions. Facilitators prompt participants to consider how they are spending their money and to think creatively about how they could meet their goals and make their art project. As this is process art*, no guidelines are given on what they are to create. Children are encouraged to consider pooling their resources to purchase what they need and to think about sharing items with others. Siblings in attendance do this often.

* What is process art? Process art emphasizes the process of creation over the end product. For children, this is particularly valuable as it can reinforce sensory exploration, creativity, self-expression, spatial reasoning, language and motor skills, and more.
The program maintains a “return policy,” which allows participants to return unused items and have their money refunded to purchase additional items. No returns are given for partially used items (for example, paper that has been cut).

At the end of the program, parents complete and return a brief survey before exiting.

Advice:
The program length can be adjusted depending on library needs and participant preferences. Children often need extra time to complete their art projects after taking time to plan, budget, and purchase supplies. Another option is to offer the program in a two-hour, come-and-go format.

When participants leave, their wallets can be refilled with play money and given to new participants.

Optional activities:
- Pre-program lesson for kids: Before the “art shop” opens, walk participants through a basic budgeting lesson.
- Older tweens or teens: Include the budgeting and financial literacy elements as part of a larger design challenge whereby participants are tasked with purchasing supplies to solve a problem or provide a solution to a real-life issue (for example, build the tallest structure or design an object that would solve an everyday problem like losing your keys). This would replace the process art project.

Feedback:
Plano Public Library has welcomed between 40 and 50 attendees at each program. Parents have given overwhelmingly positive feedback and expressed gratitude for the opportunity for their children to learn financial skills such as planning, budgeting, making change, pooling and stretching resources, making a return, and being responsible for funds. Many parents are surprised and impressed by what their children are able to accomplish.
Model Program

Program title: Barter Rummy

Program summary: This family or group activity explains how bartering works, shows the difficulty of getting things you want when bartering, and compares bartering to using money.

Duration: One hour

Suggested venue: ☑ In Library  ☐ At Home  ☐ Either

Instructor led:  ☐ Yes  ☑ No  ☐ Either Facilitation required:  ☑ Yes  ☐ No

Target audience:

☑ Kids (ages 3–7)
☑ Tweens (ages 8–12)
☑ Young adults (ages 13–18)
☐ Adults
☐ All ages
☐ Other:

Program budget:

☑ $0
☑ $1–$50
☐ $51–$100
☐ $101–$250
☐ $251–$500
☐ More than $500
DETAILED DESCRIPTION

Advance planning:
Print copies of the activity instructions for distribution. To save money, you could use a paper cutter to cut the index cards in half down the middle. Then you can get two out of one.

Partnerships/Collaborations:
Not needed

Budget:
$30 or less to purchase note cards and pens/markers to write daily used items on them. Each playing of the game will need one sheet of paper.

Day of activity:
Parents/guardians should attend the program with their kids. Library staff will need to provide instructions for the bartering activity, as well as the cards (cut in half if needed) that will be used.

Program execution:
We normally use money whenever we buy things. What would it be like if we had to barter for things, instead of using money to buy things? Bartering involves swapping something you have for something you want or need from another person.

Parents/guardians will play the bartering activity with kids. Two smaller families could do the activity together. It is recommended the activity be done with 6 to 10 people.

The people doing this activity will have to barter for things they use on a daily basis to see what it would be like if they could not purchase them with money.

Instructions
How the Bartering Activity Works
An adult or teen serves as the facilitator and reads the instructions aloud to the group.

1. We normally use money, or some form of money, whenever we buy things. Before money was invented, people used a system called bartering. Bartering involves swapping something you have for something you want or need from another person. Bartering is like making a trade.

2. Individuals participating in the activity begin by identifying eight things they use on a daily basis. Examples are listed below. The family/group can select eight of these or use things they come up with that are not on this list:

- Internet
- Computer
- Newspaper
- Car
- Cell Phone
- Shoes
- Backpack
- Radio
- School Supplies
3. Once the eight things have been decided by the group, one member of the group will write them all on a single sheet of paper. A member of the group will then take the index cards and write each of the eight things on the same number of cards as there are people participating in the game. For example, if you have six people playing in your group, you will write each item on six different index cards. If eight people are playing, you will write the item on eight different index cards.

4. The game works best if players sit around a table or in a circle.

5. An adult member of the group shuffles and deals all the cards to the players. Similar to other card games, everyone playing should end up with the same number of cards (in this instance, everyone should get eight cards).

6. All participants should look at the cards dealt to them, but not show them to others.

7. Players will take turns asking one another to trade or barter with them to get the cards they do not have in their hand. This begins with the person who dealt the cards asking one other player to trade something for an item the requester has in his/her possession. If the requester offers to trade shoes for a cell phone, the requester must have shoes to trade.

8. An individual whose turn it is to trade can only trade one card at a time.

9. If the person being asked to do the trade does not wish to trade for the card the person is requesting, or does not have that card, he/she will simply say “rejected” without explaining why the trade is rejected. Counter-offers are not permitted. If there is something you would have liked to counter with, simply wait until your turn and then make the offer. Keep in mind that in order to get the cards necessary to win the game, you must make trades.

10. If the person being asked to do the trade does wish to trade for that card, he/she will say “accepted,” and the two individuals will swap the agreed upon index cards.

11. After a trade request is successful or rejected, it becomes the next person’s turn.

12. The game rotates clockwise as it proceeds to the next person.

13. The activity continues until a player has each of the eight different cards selected by the group at the beginning of the activity. That player wins. This can be confirmed by referring to the sheet of paper prepared prior to starting the game.

14. After playing for 30 minutes, if someone has not won, each player will place half of their index cards in a position where the others playing the game can see them (for example, on the table). Then every player can see some of the cards others have in their possession. This should speed up the game. If someone has already won in less than 30 minutes, the group can play the game again.

**After the Game**

After the game, players can discuss what it would have been like if they could simply purchase items with money instead of working through the bartering process.

Talk about how there were times during the activity when someone would not make a trade with somebody else because the person did not want what being offered. For bartering to be successful, both sides need to get something they want from the trade. This is tough in a
bartering system when someone has something you want, but you do not have something he/she wants. Having money solves this problem.

Discuss how easy it is to go to a store or a restaurant and use money to buy what you want. You don’t need to find something you have or a service you are able to perform that the owner of the store wants to trade with you. We don’t need to find an item that people at a restaurant would want in exchange for the food they cook and serve.

Money makes it convenient to buy things we want and need every day. Money also helps us compare the value of things we are thinking about buying.

Advice:

This is not an instructor-led activity, but you may want to let participants know that they can come to the help desk and ask a staff member any questions about the activity.

If kids are interested in learning more about bartering vs. currency, they can go to the link below and play Escape from Barter Islands. This interactive online game from the Cleveland Fed teaches how a barter system works and the value of a uniform currency. Players help a castaway on the Barter Islands purchase a sail for his boat to return home by bartering/trading things like coconuts, bananas, and fish.

www.clevelandfed.org/learningcenter/escape-from-barter-island
Model Program

Program title: My Two Cents on Bartering

Program summary: This instructor-led program involves a storytime reading of One Cent, Two Cents, Old Cent, New Cent. After reading the story, the instructor and participating children will compare and discuss bartering and using money to obtain the things we need and want.

Duration: One hour

Suggested venue: ☑ In Library ☐ At Home ☐ Either

Instructor led: ☑ Yes ☐ No ☐ Either Facilitation required: ☑ Yes ☐ No

Target audience:
- ☑ Kids (ages 3–7)
- ☑ Tweens (ages 8–12)
- ☐ Young adults (ages 13–18)
- ☐ Adults
- ☐ All ages
- ☐ Other:

Program budget:
- ☐ $0
- ☐ $1–$50
- ☑ $51–$100
- ☐ $101–$250
- ☐ $251–$500
- ☐ More than $500
DETAILED DESCRIPTION

Advance planning:
Acquire One Cent, Two Cents, Old Cent, New Cent by Bonnie Worth, if the library does not already have a copy. The instructor leading the program should read the story beforehand and review the program execution details below to prepare for a successful lesson. The person leading the program will also need to order or purchase costume items for kids to wear during section 4. It does not have to be a full costume (you are not putting on a big theatrical production). It could be simple things like a beekeeper mask for the kid who is the beekeeper, or maybe a jar of honey for him/her to hold. For the farmer, you could have a straw hat and a plastic ear of corn. For the kid who grows apples, you could have her/him hold a fake plastic apple. Feel free to use other costume ideas.

Partnerships/Collaborations:
Not needed

Budget:
$51 to 100 to purchase a copy of One Cent, Two Cents, Old Cent, New Cent. Also, there is the option of buying costume items and props for the kids who act out the activity in section 4. You can also have a jar of pennies — plastic pennies, if you would like — and kids who come to the program can all guess how many are in the jar. The kid who guesses the closest could win a prize. This is not a requirement of the program, but rather a suggestion to promote interest in the program. If you decide to do this you, would need to spend money on the jar, the plastic pennies, and the prize for the winning child.

Program execution:
1. This instructor-led program involves a storytime reading of the book One Cent, Two Cents, Old Cent, New Cent.

2. After reading the story, ask, “Does anyone remember the word used to describe situations when two people swapped things?” Answer: bartering.

3. Explain how bartering allows people to trade goods and services without using money. Ask kids if they can provide an example of bartering. When would bartering be difficult? Examples: when one person doesn’t have something the other wants; when people are in a hurry and don’t have time to find somebody willing to barter; when two people are willing to barter but don’t have things of equal value to exchange, etc.

4. Invite three kids to volunteer. Have them stand up and give their names. Ask them act out the three paragraphs below. (If costumes and props were purchased for this activity give them to the kids at the beginning of this activity.)

   a. Kid #1 is a beekeeper who makes honey. Kid #2 is a farmer who grows corn. If kid #1 wants corn, he would ask kid #2 for some corn. However, if kid #2 does not want the honey, kid #1 would not be able to make the trade and would not get the corn he/she wants. We can see that bartering does not work well in this instance, and kid #1 is unsuccessful in getting corn for his/her honey.
b. In this scenario, kid #3 is another farmer who grows apples. Kid #3 goes to kid #1 and asks if he/she would be willing to swap the honey for some of the apples. In this situation, kid #3 wants to trade his/her apples for the honey, and after thinking about the offer, kid #1 decides he/she would like some apples. The two kids make the trade. Therefore, bartering works this time.

c. Now let's make this more interesting. Kid #1 has honey and wants corn. If kid #1 goes to kid #2, will s/he be able to get corn? Answer: No, because kid #2 doesn’t want honey. But kid #2 just happens to mention that s/he really likes apples. Hmm . . . so what can kid #1 now do? Let's see: Kid #1 goes to kid #3 and trades honey for apples. Then kid #1 goes to kid #2 and trades apples for corn. Did all of our traders get what they want? Answer: Yes, bartering worked, but it took time and was complicated.

5. Ask the kids, “What are some reasons from the book that explain why using money is easier than bartering?” Answer: Money is easier to carry around, easier to save, and easier to store.

6. Talk about the scenario acted out by the kids. If you have apples, you would need to trade them sooner rather than later because in time they would go bad and be worthless. They could not be collected and stored for years and then used to buy something expensive like we can do with money.

7. Money makes it easier to compare the value of things we are thinking about buying. Imagine there are two beekeepers, each with a jar of honey to offer. One beekeeper is willing to trade the jar of honey for six apples. The other beekeeper is willing to trade the jar of honey for three watermelons. Which is the more expensive jar of honey? It’s difficult to know, isn’t it? By contrast, if one jar of honey costs $3.75 and another jar of the same size costs $4.25, it's easy to determine the better value.

8. Ask the kids about a time when they went with an adult to buy something at the store. What did they buy? Let a few kids give different answers. Point out that the kids said a variety of different things were purchased when they went shopping. All of those things were probably bought using money. (You might need to point out that a credit or debit card is really another form of money.) Money can be used to purchase what you need and want: food, clothes, cell phones, computers, etc. But what if you had to swap/barter for all those items? Would you ever have enough time to complete your shopping list? Money is usually much more convenient than bartering.

Advice:

If kids are interested in learning more about bartering vs. currency, they can go to the link below and play Escape from Barter Islands. This interactive online game from the Cleveland Fed teaches how a barter system works and shows the value of a uniform currency. Players help a castaway on the Barter Islands purchase a sail for his boat to return home by bartering/trading things like coconuts, bananas, and fish.

www.clevelandfed.org/learningcenter/escape-from-barter-island
Model Program

Program title: Earning Money — It’s a Family Affair!

Program summary: This family activity investigates how people earn money, what that money is used for, and how kids can earn money. The activity introduces children to a pay stub and helps them understand what taxes are. Parents and children also discuss the difference between needs and wants. Because the activity involves reviewing actual paystubs, it is best done in private at home.

Duration: About one hour

Suggested venue: □ In Library ✓ At Home □ Either

Instructor led: □ Yes ✓ No □ Either Facilitation required: □ Yes ✓ No

Target audience:

☐ Kids (ages 3–7)
✓ Tweens (ages 8–12)
☐ Young adults (ages 13–18)
☐ Adults
☐ All ages
✓ Other: Parents play an essential role in this activity.

Program budget:

☐ $0
✓ $1–$50
☐ $51–$100
☐ $101–$250
☐ $251–$500
☐ More than $500
DETAILED DESCRIPTION

Advance planning:
Have construction paper, markers, and pay stub(s) on hand.

Partnerships/Collaborations:
No special partnerships are required.

Budget:
$10 for construction paper and markers, if you don’t already own them.

Day of activity:
Make sure all family members are present.

Program execution:

- Parents discuss their jobs, explaining how the jobs they hold pay money.
- Show pay stubs to the child. Explain what taxes are. Highlight the taxes that are taken out of a paycheck and what these are for. Highlight other deductions on the pay stub, such as insurance costs and retirement savings, and why these are important.
- Discuss how family income pays for needs (housing, food, utilities, essential clothing) and wants (family outings, vacations, fancy sneakers).
- Make a job chart showing activities kids can do to earn money and how much they will earn for each activity. Examples may include:
  - Mowing lawns in the neighborhood
  - Washing cars
  - Babysitting
  - Start a dog-walking business

Advice:
If the child is interested in earning money outside the home, create flyers together to market these services. Encourage your child to use the “spend one, save one, donate one” method of dividing up any income earned.
Model Program

Program title: Learn to Earn

Program summary: As kids start to think about what they want to do when they grow up, they might not know the amount of education and training required for a particular career or the amount of money they might earn. This program helps young people find answers to these questions. Some of those answers may be surprising, even for parents.

Duration: About one hour

Suggested venue: ☑ In Library □ At Home □ Either

Instructor led: ☑ Yes □ No □ Either Facilitation required: □ Yes ☑ No

Target audience:

☐ Kids (ages 3–7)
☑ Tweens (ages 8–12)
☑ Young adults (ages 13–18)
☐ Adults
☐ All ages
☐ Other:

Program budget:

☐ $0
☐ $1–$50
☐ $51–$100
☑ $101–$250
☐ $251–$500
☐ More than $500

This activity is adapted from resources developed by the Federal Reserve Banks of Richmond and San Francisco. Library staff are encouraged to explore:

www.investinwhatsnext.org
DETAILED DESCRIPTION

Advance planning:
This instructor-led activity can be prepared and presented by library staff or a teacher or guidance counselor from a local school district. First, occupations should be researched and selections made that show a variety of levels of education needed to be successful in that profession. Salaries should be matched to the occupations. It is important to include among the selections one or more careers not requiring a college degree. Information can be obtained through the Bureau of Labor Statistics Occupational Outlook Handbook. In the Students section, there is extensive information about many careers and how to prepare for them.

Partnerships/Collaborations:
If the library would like to have a teacher present for this program, they should determine if that person would need to be paid. The local Chamber of Commerce or a neighborhood Workforce Development program could also provide speakers. If they charge speaking fees that exceed the budget for the program, a librarian could also present this lesson.

Budget:
Other than paying a potential outside speaker, the costs should be minimal. Making cards for each of the occupations is the only other expense.

Day of activity:
The meeting room should be set up with rows of chairs for program attendees. Allow extra room in front for participants in the activity to line up according to the occupation card chosen. The speaker may need projection equipment for a PowerPoint presentation and will probably need a table for handouts and possibly giveaways for the attendees.

Program execution:
The program will begin with a speaker encouraging kids to think about the future and how their interests could lead them to various careers.

The instructor will explain that some occupations need a substantial amount of education, while others may require a high school diploma. Kids should be encouraged to ask questions and learn what it’s like to be a doctor, teacher, or photographer, for example.

After this introductory portion of the program, the instructor will ask for volunteers from the audience to participate in a career awareness activity. The instructor will hand up to six kids a card with an occupation printed on it. These should cover a range of careers that kids will recognize and can be obtained from the Occupational Outlook Handbook (follow the link above).

For the first activity, the kids will line up according to what level of education they think is needed for each occupation, from the least amount to the most. When they have agreed on where everyone should stand, they will let the instructor know. The instructor will then move them to the correct positions as to the education level needed for each occupation. In all likelihood there will be some changes made in the line-up.

Once this is done, the instructor will have the kids line up according to the salary paid to each profession, again from the least to the most. When they are done, the instructor will put them in the correct order. This gives kids insight into the amount of education needed for various
professions. Sometimes the amount of education doesn’t correlate with the level of pay for that job. This can lead to a discussion of these principles by the instructor.

The exercise can then be repeated with a different set of occupational cards. The instructor may choose to add cards based on occupations suggested by the participants themselves.

Advice:
This activity is probably best for older kids who may be starting to think about what they want to do when they grow up. You can prepare more than six cards just in case there is a big group and many kids want to participate.
Model Program

Program title: Money in Action

Program summary: Money in Action uses the Thinking Money for Kids exhibition murals to challenge young learners to identify examples of earning, saving, spending, and sharing money, as well as financial behaviors that are positive or in need of improvement.

Duration: About one hour

Suggested venue: ☑ In Library ☐ At Home ☐ Either

Instructor led: ☐ Yes ☑ No ☐ Either Facilitation required: ☑ Yes ☐ No

Target audience:
☑ Kids (ages 3–7)
☑ Tweens (ages 8–12)
☐ Young adults (ages 13–18)
☐ Adults
☐ All ages
☐ Other:

Program budget:
■ $0
☑ $1–$50
☐ $51–$100
☐ $101–$250
☐ $251–$500
☐ More than $500
DETAILED DESCRIPTION

Goals:
- Help young learners understand and identify examples of how money is earned, saved, spent, and shared.
- Explain that some financial behaviors are good, while others need improvement.
- Prompt children to think about the many situations they see every day of money being used for different purposes.
- Incentivize young learners and their parents to explore financial literacy books in the library’s children’s collection.

Advance planning:
Planning begins about two weeks in advance of the program. Preparations can be managed by one or two staff members. Prepare a short bibliography of children’s books from the library’s collection addressing the themes of earning, saving, spending, and sharing money. Consider creating a small display of these books positioned near the Thinking Money for Kids exhibit. Photocopy the handouts for the estimated number of participants. If the library wishes to use teen volunteers to help facilitate this activity, these volunteers will need basic training and an orientation to the exhibit.

Supplies:
- Photocopied worksheets (see below)
- Photocopied bibliography of financial literacy titles suitable for children ages 5 to 10 (to share with parents or caregivers)
- Pencils for completing the worksheets
- Optional:
  - Simple prizes to recognize top performers in the activity
  - Badges to be worn by teen volunteers so that they are easily identifiable by participants

Partnerships/Collaborations:
This program does not require partners. However, there is potential to engage the library’s teen advisory board to serve as program facilitators.

Budget:
Program expenses are limited to photocopy costs, as well as the cost of simple prizes for top performers. The total cost should be less than $25.

Program execution:
This activity may be completed individually or with small teams competing for prizes. It is best undertaken as a team activity. These instructions are written for a team approach to the activity.
- Welcome the group to Thinking Money for Kids and briefly orient them to the exhibit, pointing out each component.
• Explain that the exhibit murals depict examples of people earning, saving, spending, and sharing money. Confirm that participants understand each of these concepts.

• Explain that “saving” can mean two different things: (1) setting aside and accumulating money so it’s available when we most need it; or (2) buying something at a reduced or discounted price.

• Explain that volunteering is a form of sharing. It involves donating the value of your time and talents to achieve something good. Sharing may involve donating money, volunteering, or giving something you have to somebody who really needs it.

• Divide the group into teams of 2 to 4 participants. For example, a visiting classroom or scout group can break into teams. Give each team a set of worksheets (see below) and explain that they must look at the exhibit murals to complete the sheets, writing in all the examples they can see of earning, saving, spending, and sharing.

• If using teen volunteers to facilitate the activity, assign a volunteer to each team—or post a volunteer to each section of the exhibit—to answer questions and help teams complete their worksheets.

• Library staff and the teen volunteers will serve as judges for the activity and review each team’s worksheets. The judges will award two prizes: one prize for the team that identifies the largest number of examples, and another prize for the team that provides the most thoughtful responses.

Advice:
After filling out the worksheets, encourage participants to explore the exhibit interactives. After they have explored the interactives, ask if they would like to make additions or revisions to their worksheets. If so, give each team the option to make changes before the worksheets are judged.

Optional activities:

• Pose the prize-winning team(s) in front of the exhibit welcome mural for a photo, which the library can then post to its preferred social media channel along with a brief explanation of the contest and the exhibit.

• Share the bibliography of financial literacy children’s books with parents/caregivers. Explain that children who read any books on the list (either independently or with an adult or older sibling) may return to the library, explain one lesson they learned from each book, and receive a token for each book they’ve read. Tokens may be redeemed for prizes, with more attractive prizes “costing” more tokens.

• This program is easily converted into a take-home activity by enlarging the images on the worksheets (the images can be re-sized in the Word document), printing them out, and sharing them with parents. Young learners then simply work from the enlarged handouts rather than the exhibit murals.
Worksheet 1: Running Errands on Main Street

Saving:

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

Spending:

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

What do you find interesting about how money is used in this mural?

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________
Worksheet 2: Working and Living in the Neighborhood

Saving:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Spending:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Earning:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Sharing:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Imagine you are a character in this mural. What would you do with your money?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
Worksheet 3: Visiting the Community Market

Saving:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Spending:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Earning:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Sharing:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Thinking about your day today, describe three ways you have seen money used:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
Worksheet 4: Making the Most of a Beautiful Day

Saving:

Spending:

Earning:

Sharing:

Describe how two or more characters in this mural are making good financial choices:
Model Program

Program title: Money Matching Game

Program summary: This simple matching game for elementary school children and their families and caregivers helps children recognize different denominations and coins of circulating U.S. currency. During the course of game play, children practice basic mathematics skills and begin to understand the relative prices of common consumer goods. The game can also be used to introduce the difference between needs and wants. The game requires minimal set-up and can be played repeatedly. This is an especially useful activity if time is limited. Older children can lead younger children through the game.

Duration: 30 minutes

Suggested venue: ☐ In Library ☐ At Home ☑ Either

Instructor led: ☐ Yes ☑ No ☐ Either Facilitation required: ☐ Yes ☑ No

Target audience:

☑ Kids (ages 3–7)
☑ Tweens (ages 8–12)
☐ Young adults (ages 13–18)
☐ Adults
☐ All ages
☐ Other:

Program budget:

☐ $0
☑ $1–$50
☐ $51–$100
☐ $101–$250
☐ $251–$500
☐ More than $500
DETAILED DESCRIPTION

Advance planning:
Create the cards beforehand using the instructions below. Other supplies for making the cards are construction paper, glue, and scissors. Optional: laminator.

• Print the provided “Money Matching Game” template, which has photos of items children may want to purchase on one side and photos of coins and dollar bills on the opposite side.
• Print the two pages. Glue each page to a sheet of construction paper with images facing up. This prevents players being able to see through the cards.
• Optional: Laminate the pages so they will stay in good condition longer.
• Cut out the item and money cards, and shuffle.

Partnerships/Collaborations:
No outside partnerships are required.

Budget:
$5, if you need to purchase supplies.

Day of activity:
Provide the cards; no staffing or other set-up needed. The game can be played with one person or with several.

Program execution:
• Lay the cards flat on a table. Parents or caregivers may want to review the money cards with children beforehand. Explain that there are two types of cards: money and items.
• To begin the game, randomly place the cards on the table with the construction paper facing up.
• The first player will turn over two cards per turn, one of each type. The parent or caregiver can point out what amount is shown on both cards.
• If the item card matches a money card, the player gets to keep both and turn over another two cards. If they don’t match, turn them face down again; it then becomes the next person’s turn.
• Play continues until all the cards have been matched. The person with the most cards in their hands is the winner.

Advice:
Discuss what other items the players may want to purchase and how much money these items cost. After the game is played, total the amount of all items depicted on the cards, then separate the depicted items into two piles—needs and wants—explaining the difference between the two.
<table>
<thead>
<tr>
<th>9¢</th>
<th>13¢</th>
<th>56¢</th>
</tr>
</thead>
<tbody>
<tr>
<td>24¢</td>
<td>22¢</td>
<td>43¢</td>
</tr>
<tr>
<td>72¢</td>
<td>77¢</td>
<td>90¢</td>
</tr>
<tr>
<td>$1.10</td>
<td>32¢</td>
<td>28¢</td>
</tr>
</tbody>
</table>
Model Program

**Program title:** Plan Your Party

**Program summary:** Plan Your Party is an opportunity for kids to participate in making party plans with a budget in mind. Children are given several choices in decorations, cakes, activities, and extras. They will work with a parent to decide which items are most important to them in planning a great party.

**Duration:** Come-and-go program; under one hour needed

**Suggested venue:** □ In Library  □ At Home  ☑ Either

**Instructor led:** □ Yes  ☑ No  □ Either  ☑ Facilitation required:  □ Yes  □ No

**Target audience:**
- ☑ Kids (ages 3–7)
- ☑ Tweens (ages 8–12)
- □ Young adults (ages 13–18)
- □ Adults
- □ All ages
- □ Other:

**Program budget:**
- □ $0
- ☑ $1–$50
- □ $51–$100
- □ $101–$250
- □ $251–$500
- □ More than $500
DETAILED DESCRIPTION

Advance planning:
Plan Your Party uses minimal resources that are already available in the library. Children will select items for their party and receive a paper picture (see handouts, PDFs with PYP in the title) of the item to color and glue onto a coloring sheet representing a depiction of their desired party.

Schedule any required volunteers at least a month in advance. The week before the event, staff should print the coloring sheets, party supplies, activity guides, and signs for the stations. Station signs can be laminated if desired. Staff will cut out the party supplies and sort them into bins for each station. “Money” to purchase the supplies will also need to be counted out and separated into individual bags for each patron participating in the event.

Optional:
You may decide to provide different budget options for families to choose from. Parties can be expensive! How much would parents be willing to spend?

Supplies:
Paper copies of different party elements, crayons and/or markers, glue sticks, Ziploc bags for holding play money, play money.

Partnerships/Collaborations:
No outside partnerships are required.

Budget:
$20–$50 depending on materials selected.

Day of activity:
In the program room, set up four stations around the room. One station will be the check-in table where guests will receive their materials: activity guide sheet, party coloring sheet, and money to spend on supplies. At other stations, guests will purchase the items needed for their party. There will also be a set of tables with glue sticks and coloring supplies where guests can put together their party plan once they have purchased all the supplies. Each station will require one staff member or volunteer to assist guests.

Program execution:
As patrons come into the room, they will start at the check-in table to receive their materials. Encourage patrons to look at their budget and what supplies are available before they start spending their money. A budget of $200 to $250 is recommended, but the amount can be changed to fit your community. Patrons will then walk around the room, spending their money at the various stations on different party necessities: cake, decorations, entertainment, and extras. After they have purchased all the elements they need, or have spent their budget, they can go to the assembly station to glue their party elements to their coloring sheet, then color in the party. Collect any remaining money at the check-in station on their way out.

Advice:
Be flexible. Print extra supplies to be ready for any number of attendees. Make sure the various options for the party elements are appealing to both boys and girls.
You are planning a birthday party for you and 10 of your friends. To make this the best birthday party ever, you will need to purchase a cake, decorations, and entertainment. You have a budget of $250 to get everything you need. There are also additional supplies you can buy if you have left over money in your budget. Look at the options below, plan your party, then go to each of the stores to buy what you need. Once your party is planned, you can color it in!

**Cake Shop**

- Basic Cake: $15
- Nice Cake: $25
- Fancy Cake: $50

**Party Decorations**

- Simple Decorations: $25
- Balloons: $50
- Happy Birthday Balloons: $100
Entertainment

Magician: $50
Bowling: $100
Bounce House: $150

Optional Supplies

Party Favors: $15
Pizza: $25
Ice Cream: $25
Decorations

Birthday cake

Entertainment
Cake Shop

Basic Cake: $15
Nice Cake: $25
Fancy Cake: $50
Party Decorations

Simple Decorations: $25

Balloons: $50

Happy Birthday Balloons: $100
Entertainment

Magician: $50

Bowling: $100

Bounce House: $150
Optional Supplies

Party Favors: $15
Pizza: $25
Ice Cream: $25
Model Program

Program title: We All Gain from Sharing

Program summary: This instructor-led craft activity demonstrates how sharing money and volunteering can make a difference in the local community and the lives of others. Young participants will understand what a charity is and the role it plays in the community. Participants will have opportunities to work collaboratively to describe charitable organizations whose work is particularly meaningful to them.

Duration: One hour

Suggested venue: ☑ In Library □ At Home □ Either

Instructor led: ☑ Yes □ No □ Either Facilitation required: ☑ Yes □ No

Target audience:
☑ Kids (ages 3–7)
☑ Tweens (ages 8–12)
□ Young adults (ages 13–18)
□ Adults
□ All ages
□ Other:

Program budget:
□ $0
☑ $1–$50
□ $51–$100
□ $101–$250
□ $251–$500
□ More than $500
DETAILED DESCRIPTION

Advance planning:
Compile art supplies, such as poster board or construction paper and markers. The instructor will need a whiteboard or chalkboard with a writing utensil. Optional for older children include glue, magazines, and scissors.

Partnerships/Collaborations:
Partnerships are not necessary for this program, but hosts may consider partnering with organizations like the United Way.

Budget:
$5 to $20 if you need to purchase craft supplies.

Day of activity:
Display all craft supplies on a table to the side or back of the room. Keep the whiteboard or chalkboard near the instructor to begin the program.

Program execution:

• Ask attendees to share a time when someone helped them solve a problem at school or at home. Ask if they have helped someone else with a problem and how it made them feel to be helpful.
• Discuss the definition of “charity” and what issues or problems people face in their community and in the world.
• The instructor and attendees will make a list of places or organizations that help to improve the world on the whiteboard or chalkboard (examples: homeless shelters, environmental organizations, children’s hospitals, food pantries, museums, etc.).
• Ask attendees to choose one cause to focus on, allowing children with the same selection to work together. Let them know they will be creating a colorful poster to gain support and create awareness for their cause.
• Write on the whiteboard or chalkboard: (1) Fundraising goal, (2) Who/What is the charity, (3) Why is it important, (4) What people can do to help. Discuss what each point means and explain that each poster should address these items.
• Distribute a poster to each cause group and allow attendees to gather art supplies. Provide time for them to brainstorm and create a poster.
• Ask each cause group to present their poster to the rest of the attendees. After the posters are presented, ask participants if there is one charity they would be more likely to donate to and how they could help apart from donating money. Emphasize to participants that families do not have to donate financially, and donating time and/or talent is also valuable.

Advice:
Consider displaying the completed posters in the library or a meeting room for a designated time period.
Model Program

Program title: What Money Can Do for Us and for Others

Program summary: Kids may receive money as birthday gifts or an allowance or for doing work around the neighborhood. When they get money, they decide whether to spend it, save it, donate it, or a combination of the three. This program provides an opportunity to discuss fairness and how our values shape our money decisions. It also examines considerations when making decisions about charitable giving.

Duration: One hour, or more if the family wishes to undertake the optional activity

Suggested venue: ☐ In Library ☑ At Home  Either

Instructor led: ☐ Yes ☑ No ☐ Either  Facilitation required: ☐ Yes ☑ No

Target audience:
☑ Kids (ages 3–7)
☑ Tweens (ages 8–12)
☐ Young adults (ages 13–18)
☐ Adults
☐ All ages
☐ Other:

Program budget:
☐ $0
☑ $1–$50 ($2 per child)
☐ $51–$100
☐ $101–$250
☐ $251–$500
☐ More than $500
DETAILED DESCRIPTION

Advance planning:
This family activity can be done at any time at home. The parent will need to obtain enough coins to give each child 5 nickels, 5 dimes, and 5 quarters. No purchases are necessary.

Partnerships/Collaborations:
This is a parent-child activity; no outside partners are needed.

Budget:
$2 per child (in coins, as per above).

Day of activity:
If this is done at home, the kitchen table will work just fine.

Program execution:
The parent will give each child 5 nickels, 5 dimes, and 5 quarters. These coins should be in three lines so they can be seen separately. Then the parent will tell the kids they can keep the money, but they need to divide the coins into three groups: One is money to save, one is money to spend, and one is money to give.

Then the parent will ask the kids what amount they think is fair to keep for themselves and what is fair to donate. This can create an opportunity to talk about the importance of thinking of others as well as themselves. This discussion can begin with the necessity of saving, beginning with the concept of setting money aside for a future goal. With a goal in mind, the child will be motivated to continue to save money and not spend it immediately. This will lead to a conversation about spending and thinking about things they might want or need to buy. They can plan to make a purchase and check prices at more than one place to get the best price.

Further, the child can research the company that offers the item and examine if the company is ethical in how it treats its employees, its customers, or the environment.

It could be instructive to discuss the household’s past purchases and if these items remain useful and valued. An optional activity would involve finding previous purchases throughout the house and taking pictures of them with a camera or smartphone. Look at the pictures of the items and then have a discussion. Were all of those purchases necessary? This may prompt the child to reconsider making a purchase.

Then it will be time to talk about giving. The child should carefully consider options and find out more about the charity and how it operates. Does it have a good reputation, and will be child’s donation be well spent? When these questions have been answered, it’s time to think about how much to donate. There is no correct or set amount, but the parent can talk about what each child thinks is important, such as taking care of animals or helping the environment. Then they can determine a fair amount to donate to something they care about. When they get older, they may look for ways to help in addition to giving money, such as through volunteerism.

Advice:
The kids don’t have to donate a certain amount, so whatever they think is fair should be respected by the parent.