



CURRENCY CAPTAINS



Meet: Local Greeley #Kidpreneurs



Get ready for a Kids Market Fair brought to you by local kid entrepreneurs right here in Greeley! Let the young crafters dazzle you with their handmade goods and tasty treats.

This is the perfect opportunity for you to do some holiday shopping for your friends, and family!



It will take place on November 23rd at the Greeley Recreation Center from 10am to Noon.

The event is a kid-led and parent-guided, cash only event, where local homeschooled kids have created crafted items for purchase!

The kidpreneurs have made a wide range of fun crafts and delicious food items!

They are also giving back to their community with a food drive benefiting Weld Food Bank!



The Money Envelope System

The money envelope system is a simple, proven, and powerful way to keep spending in check and keep a mindful budget.

Here are three basic places that your money should go: **Spending**, **Saving**, and **Giving**. Create three envelopes, one for each category and add money to them throughout the month until you reach your budgeting goal.

The best way to see where your money should go, is to create a visual system for dividing your money into these categories. The 50/40/10 rule is a good place to start. 50% goes to **Spending**, 40% goes to **Savings** and 10% goes to **Giving**. You may need to make adjustments to the rule. For example, if you are saving for a big ticket item, you may need to save more and spend less. Which you could easily adjust the percentages you add to each envelope.

Tips and tricks

Here are some variations and different approaches to this ingenious system:

- Use a small accordion file folder instead of individual paper envelopes.
- Create an emergency envelope. Set aside \$5 or \$10 to use in case another envelope runs out of money.

Congratulations! You've got the money envelope system down pat!

Joke of the day:

What's a coin's favorite type of music?



Answer: Heavy metal.

Spend, Save, & Give



Ashley has started selling her handmade blankets. Ashley has made a significant amount of money and has been saving for a few months.

Ashley has decided to share some of her income with kids who have less than she does, and to donate some of her money to charity as well.

Ashley has a total of \$275 saved up. Can you help her decide how much money to donate?

1. If Ashley wants to give 10 percent of her money to charity, how much money will she give?

- a) \$26
- b) \$2.75
- c) \$27.50
- d) \$20



2. Cure for Kids is a local cancer organization that is awarding young donors with a special "Badge of Courage" for every \$18 donation they give or raise for the charity. If Ashley receives three badges from Cure for Kids, how much money does she have left?

- a) \$221
- b) \$54
- c) \$100
- d) \$254



3. If Ashley has \$231 left over after donating money to charity, how much money did she donate?

- a) \$34
- b) \$44
- c) \$35
- d) \$45



4. If Ashley wants to donate \$50 in total to charity and she has already given \$32 to one organization, does she have enough money left to make another \$18 donation?

- a) Yes
- b) No



Bring this finished worksheet into the credit union for 1 Kid's Cash! When you collect 5 Kid's Cash you can pick a prize from our treasure chest. (ages 0 to 12)



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Drive-Up: 7am to 5:30pm
Lobby: 9am to 5:30pm
Saturday Drive-Up: 9am to Noon

