

CHA-CHING

Earn, Save, Spend, Donate

Grow Money



As seen on



CARTOON NETWORK
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CHA-CHING

Originally friends from music class at their school, the group's passion for music sees their band 'Cha-Ching' growing in popularity, quickly attracting a loyal fan-base around town. Cha-Ching has played to some large crowds on stage in the local park and with the money the kids earned from these performances, they learn the importance of being smart with their money and the essential skills needed to understand their choices.

It's not hard, read on and find out how they did it. You could learn some valuable money-smarts too.

Characters



Guitar and Vocals

Fun-loving Justin is a born entrepreneur and has lots of great business ideas. He loves taking on new projects and energetically dives into them head first.



Rhythm Guitar and Vocals

Zul loves cars and has one aim in life: to become a racing car driver. He is sensible and determined; in order to achieve this, he knows he needs to learn to save for success.



Drums and Vocals

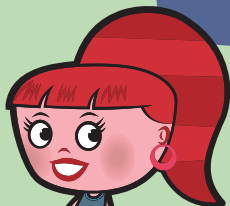
A lovable gentle-giant, Bobby does not have the street smarts or self-control some of his friends have. In short, he is not so good with money.



Charity

Singer

Charity loves to give and share. She is a sweet and loving person always looking for ways to help out those in need whether it's by giving money, her time or her talent.



Pepper

Keyboards and Vocals

A careless spender and shopaholic, Pepper wants everything she sees and she wants it right now.



Prudence

Lead Guitar and Vocals

Prudence is wise and practical and as such, makes it a habit to save money. She learned early that if she takes some of the money that she gets and saves it, she can make her dreams for the future come true!



Wow! Those drums look amazing!



Hi Bobby!

Oh! Hi Prudence.



What are you doing here Bobby?

I'm looking at those drums. I wish I could save enough money to buy them.

So Prudence, when you want something you always seem to be able to save enough to get it.



...it's like one minute you have a picture of what you want.

Then it seems just a few weeks later you have it.




How do you do that?




Well, I make a plan for the things I want to buy.




A plan?




Do you think your plan could work for me too?




Because I work pretty hard for my money...



... I do all sorts of things, like take out the bins and clean up the backyard.



But as soon as I get paid...



... by the end of the day, my money has all gone!

So I get it Bobby... working hard for your money...that's a good start.

But then you're not aware of where your money goes and all of a sudden you find your money has all gone again – right?

That's right. Prudence, can you teach me how to do what you do? How to make a plan for my money?

OK, I'd love to help you Bobby!

Er!... just hold that thought.

Bobby?



Look! There's a sale!
I must have that hat!



Come on Bobby! You
don't need a new hat!



Bobby you need to learn 'How
NOT to blow all your money'...



Bobby! Where are
you going now?



I should buy this right?

\$ 50.00

No Bobby! This is NOT going to help you grow your money.



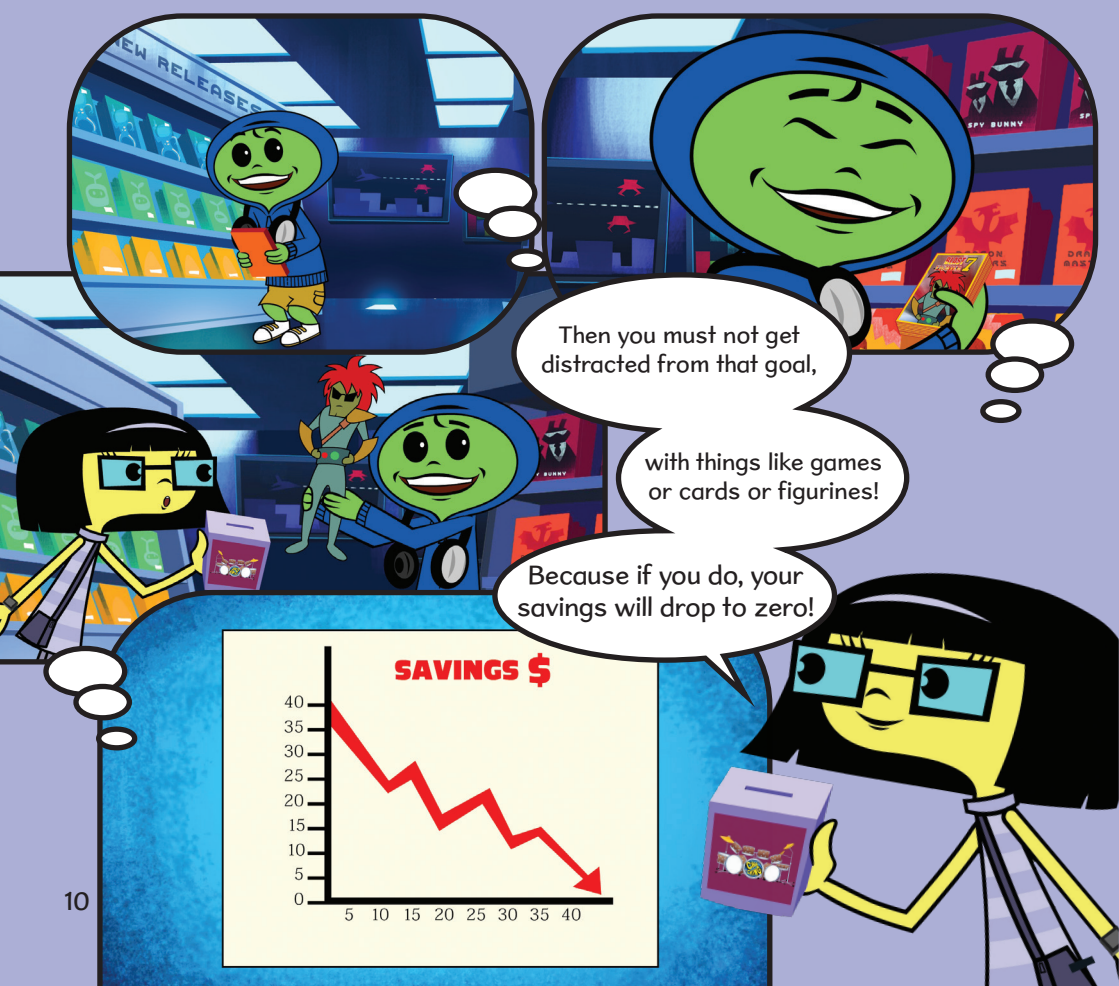
But it's only \$50!

\$ 50.00

Especially when it's \$50!



You know you don't have to spend your money as soon as you get it.





So you're saying if I am careful with all the money I make.

If I try not to throw it away on games and treats...

...and give my spending a break – then I'll see my money grow and grow.



But first, I've got to learn not to throw my money away.

I do find it so hard not to spend...
but I really want those drums.



Do you need all
that food Bobby?






Mmm! I guess not - I need to cut back on what I spend.




Don't spend all your money on lots of treat.




You're right Prudence, I should only buy what I actually need.



Look! I'm already saving!



OK - so this is how to grow my money!



And now I can start to grow my savings.



And then you can show your parents that you can save.

And all your friends can see there's nothing to it.



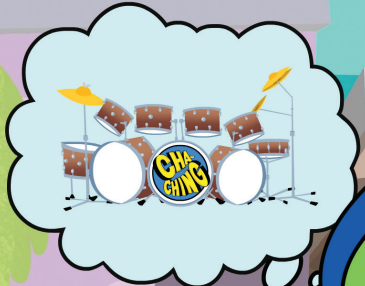
I think I've got it now



If I choose NOT to spend all the money in my pocket...
Then my savings will grow.



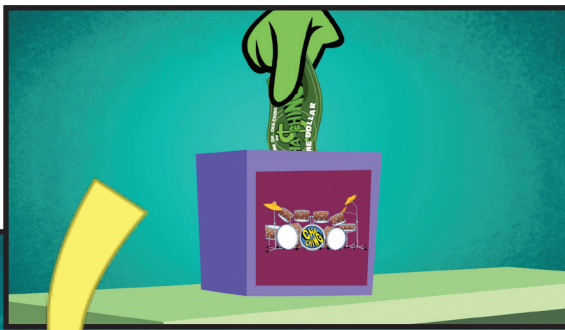
And then I can afford to buy that drum kit, I really-REALLY want that drum kit!



You got it Bobby!

Saving for something is a good habit to learn..





A penny saved, is a penny earned.

Set your goal for the long and short term.

Then you'll have money for the things you really want.



After 2 weeks

I held onto my money and I watched it grow.

I did it! I set a goal and now the drums are mine.

Target achieved

...and now this drum kit is all my very own.

You know Prudence, your plan really does work. Thank you.

CHA-CHING

Grow Money

What shall I save for next?



MONTH: _____

THURS	FRI	SAT	

CHA-CHING



www.Cha-Ching.com

Bobby is a hard worker but somehow his hard-earned money tends to disappear. In this booklet, Bobby sees a drum kit he really wants to get. Prudence encourages Bobby to set a goal, start saving and give his spending a break. With Prudence's help, Bobby realises that's how his money will grow and he gets to bring the new drum kit home.