

CHA-CHING

Earn, Save, Spend, Donate



**Saving
for
Success**

As seen on



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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

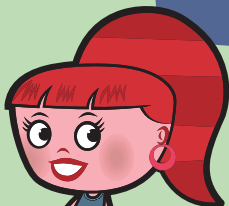
A lovable gentle-giant, Bobby does not have the street smarts or self-control some of his friends have. In short, he is not so good with money.



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!

Morning time
at the bank.




Would the next
customer go to counter
number 4, please?




Whilst waiting
in line...

Prudence, why are
we in the bank?







Zul, I'm making my money work for me.... Let me show you what I mean.



...whenever I have \$10, I come to the bank



and I put \$1 in my 'Savings' Account.



I've done this for years.

Now the money I've put away in my Savings Account has earned more money all by itself!



It's called INTEREST.

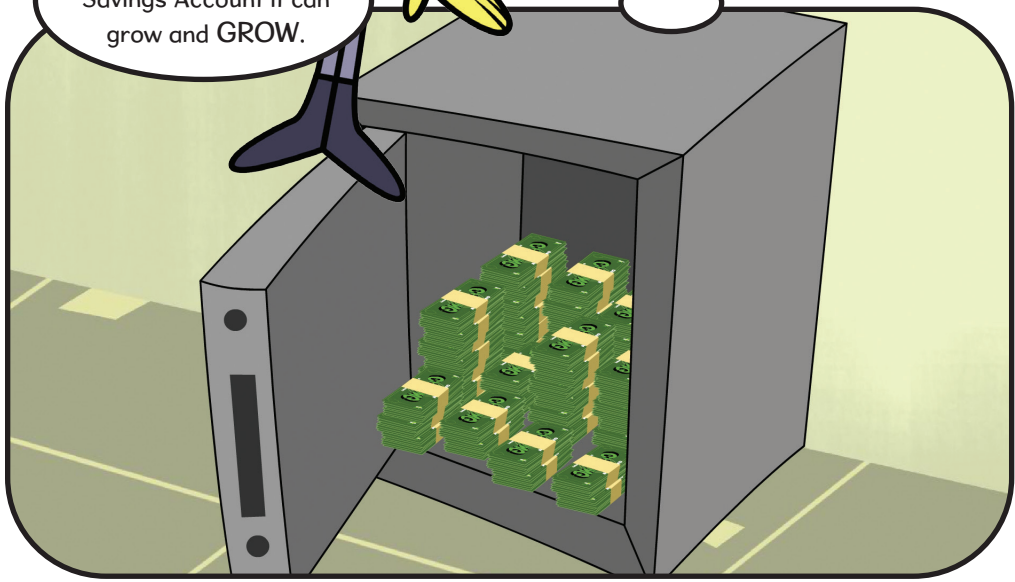


Ah-ha! Now I'm interested!



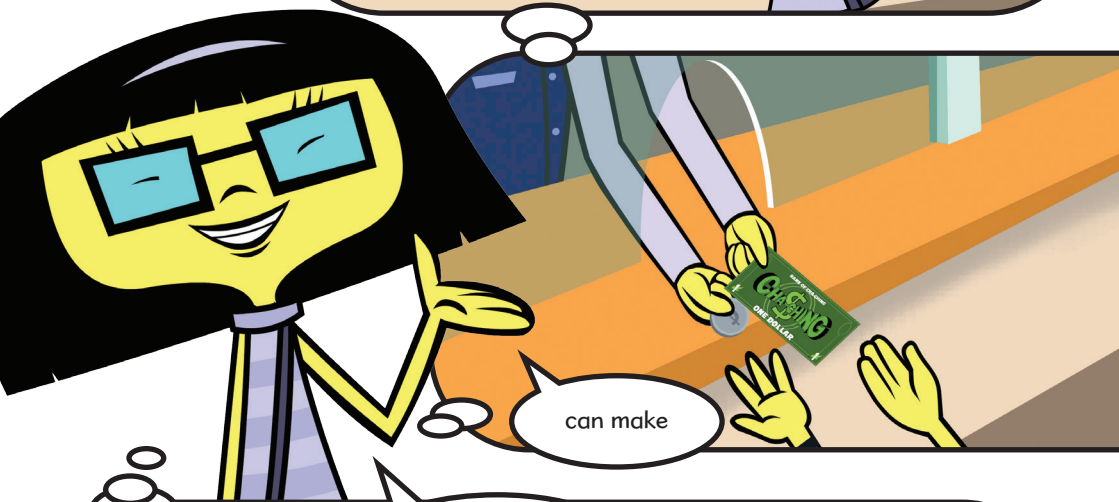


If you put money in a Savings Account it can grow and GROW.





Because money...



can make



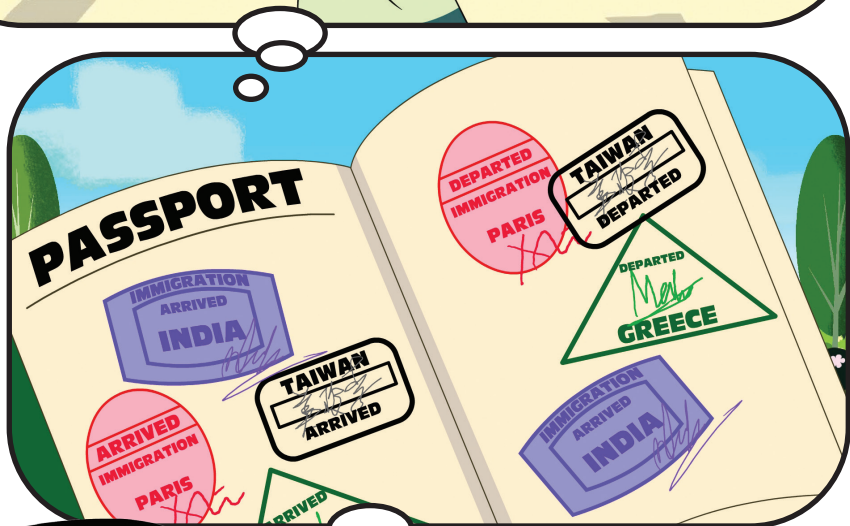
MORE MONEY all by itself - it's true!



I've always wanted to visit Greece, so I'm saving money for that goal.

For every dollar I put in my savings account I get a little extra money back,

so this means I'll have more money in the long run.



Imagine all the places I can visit, if I keep up my good habit of saving money into my bank account.




So Prudence, you're saying if I'm patient...



my money will get a kind of bonus...


and if I keep my savings in the bank for a long time, that money will get an even BIGGER bonus!






So that means more money to help me do the things I really REALLY want to do.

That's right!



You're the champion!

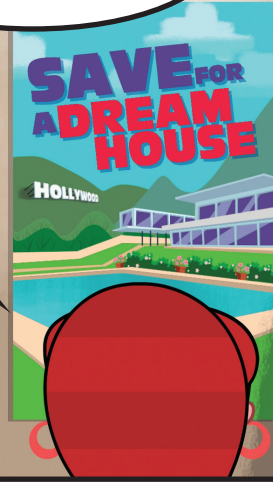
Well done Zul!



You're saying, when I get money and just feel like spending it, like right now....

Pepper is also looking at a poster...

I should STOP, THINK and then save the money.



She imagines...

That way I could buy something much bigger and better in the future, like my dream house.

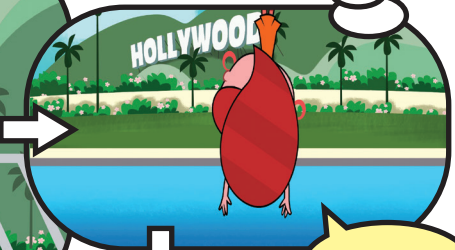




because if I don't spend all my money as soon as I get it...and instead save my money...



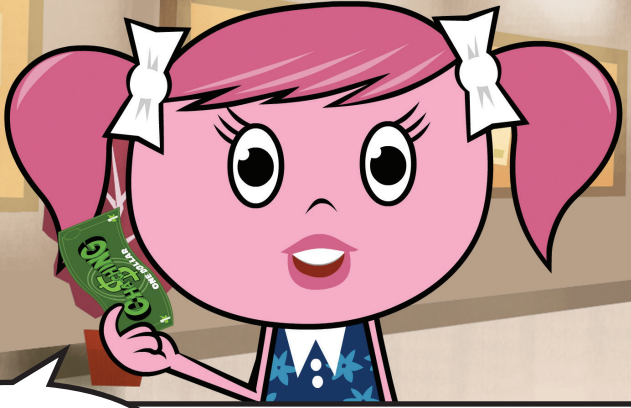
then, in the long run, my savings will make me more money that I can spend on better things in the future!



At the bank..



So Prudence, you're saying if I'm patient...



the extra money my savings make, could mean some of my extra big plans...

SAVE TO HELP OTHERS



could become a reality!





with bigger savings, I can plan bigger projects that can help more people.

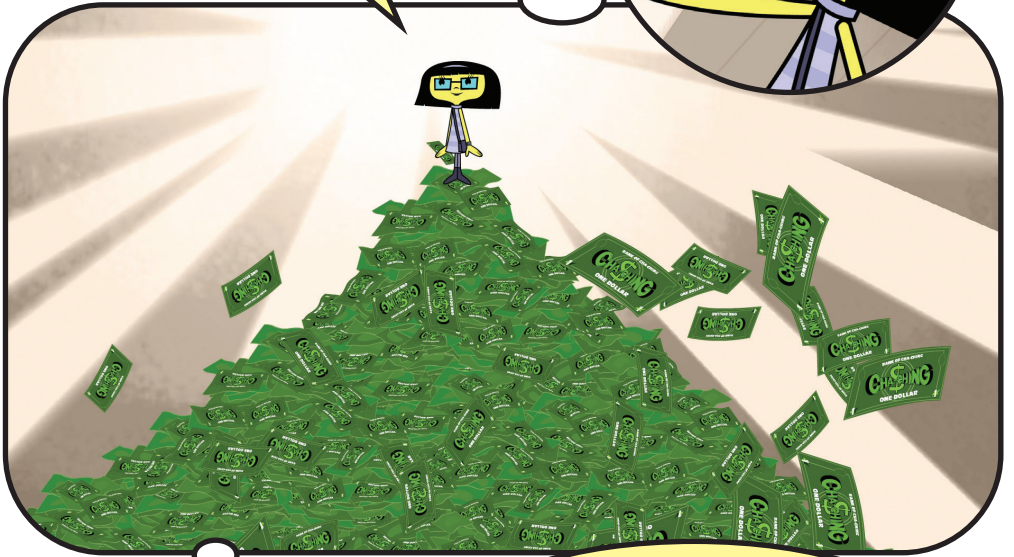


Back at the bank...

That's right! You've got it, everyone!



So over time, the money I put into my Savings Account will gain more interest...



...now my future looks bright because I'm saving for success!





This is great news. Can I open a Savings Account, please?



Me too!



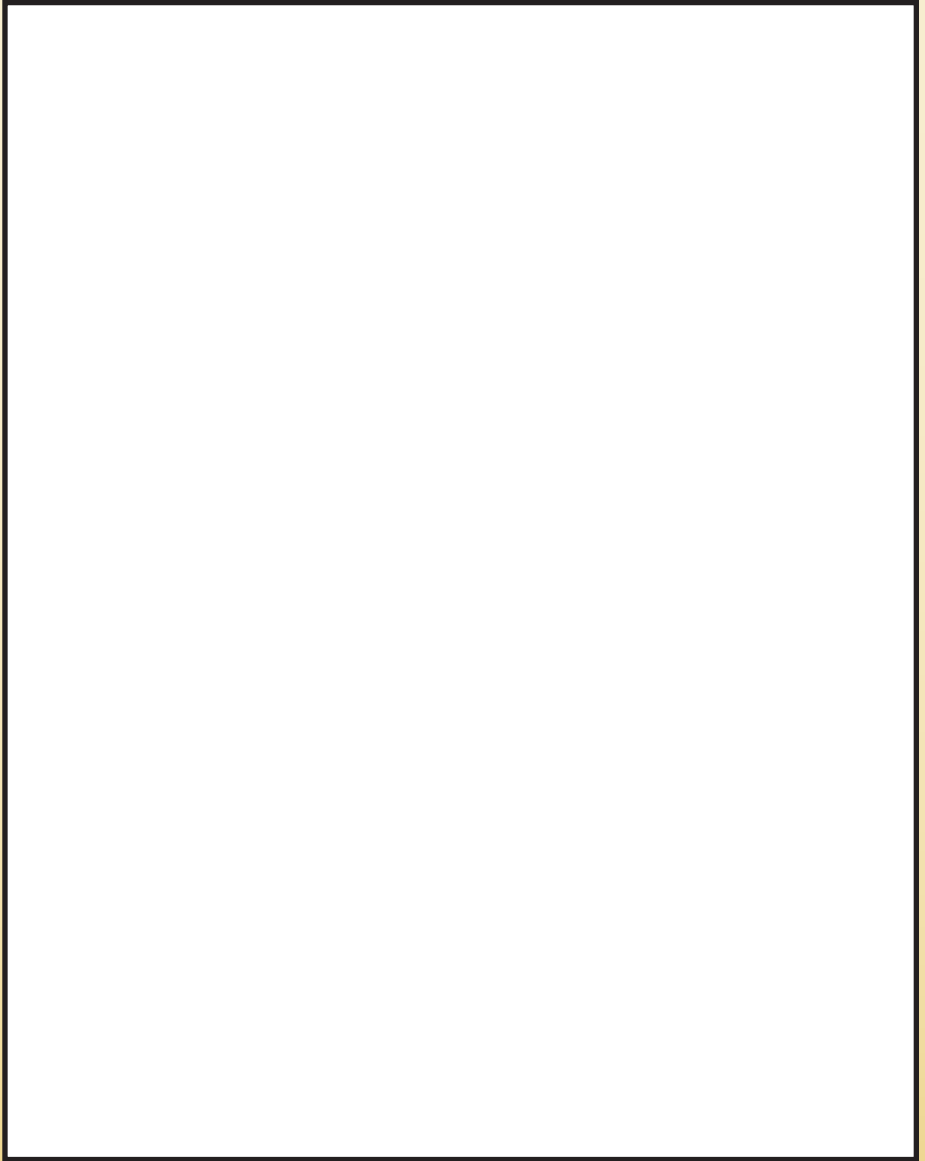
Me three!



Your Saving for Success Poster

What is your dream? Draw your own dream poster like how the Cha-Ching band did and start saving for success!





CHA-CHING



www.Cha-Ching.com

Zul wants to become a race car driver. Justin, Pepper, Charity and Bobby all have their own dreams too. In this booklet, Prudence shows the band that to make our future dreams come true, we have to start saving today!