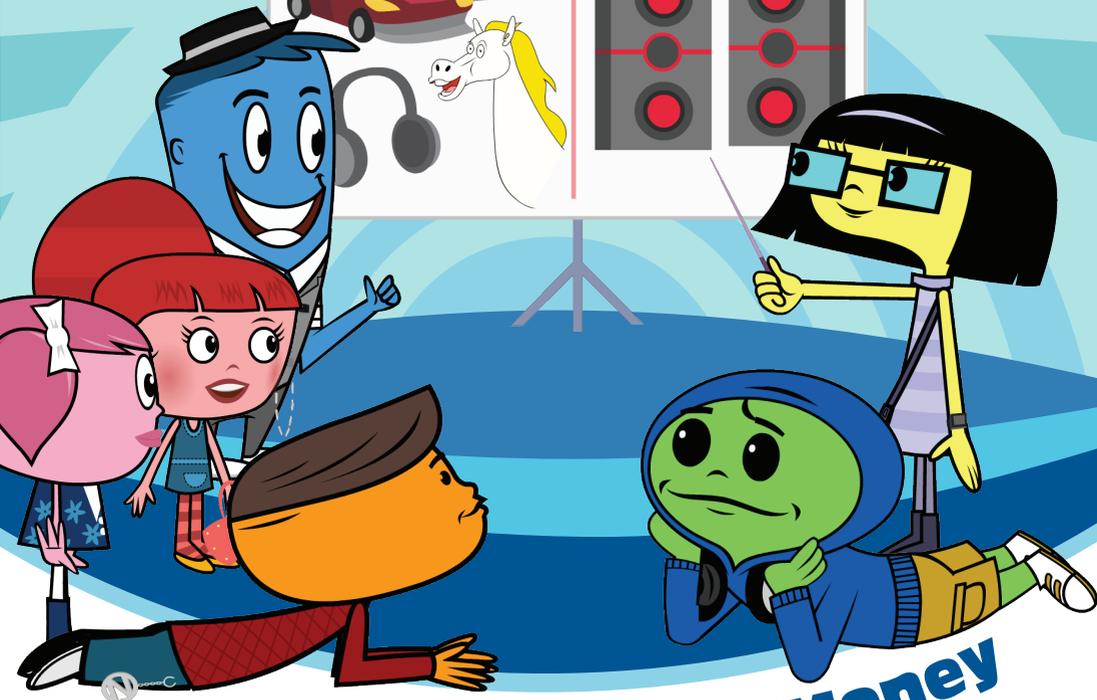
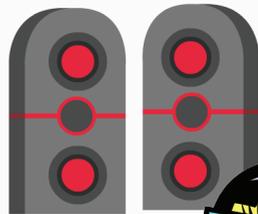


CHA-CHING

Earn, Save, Spend, Donate

WANTS

NEEDS



**Spend Your Money
Wisely My Friend**

As seen on



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Brought to you by



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.



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.



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.



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 giving money, her time or her talent.



Keyboards and Vocals

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



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!

Meanwhile at the park a Cha-Ching gig isn't going to plan.

Screech!
Screech!

Screech!
Screech!

This sounds weird!

Ouch!

This isn't good.

Screech!
Screech!

These speakers are ruining our music.



I'm off
This is rubbish.
It sounds terrible.

This is bad...these
broken speakers are
breaking up our feed.

Screech!
Screech!

That's it, let's go!

Ouch my ears...

After the concert
Prudence calls
a band meeting.

OK what do we need?

WANTS

NEEDS

Speakers!



Bobby thinks of time when he can demonstrate knowing how to spend his money wisely

I'm really thirsty.

Shall I get a soda for \$2

WANTS
= \$2

Or use the free water tap?

NEEDS
= \$0

I really **WANT** a soda,
But I **NEED** some water
And I save \$2



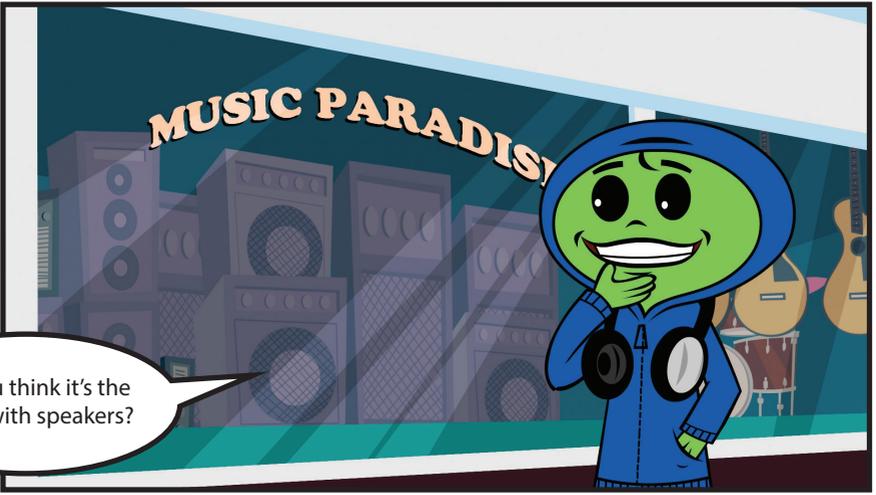
You're getting it Bobby!!!



Bobby goes to the mall to do some research.



Hey, these keyboards are different prices in different stores.



Do you think it's the same with speakers?



I hope he doesn't get distracted.



Hello!



After that

I'm starving, let's eat!

Noooooddles!!!!

Guys, what are you doing?
We need to save money, remember?
We can cook our own noodles at
home and save lots of money.

Remember we have our
NEEDS and our WANTS.

Needs



\$2.00

Wants



\$10.00

After that

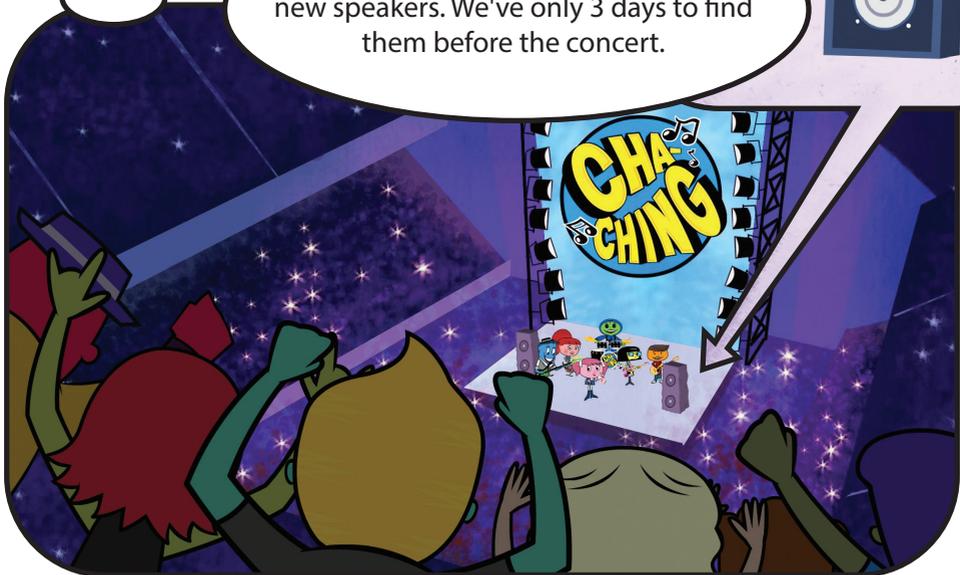
See these noodles
are so much cheaper?

Look how much we saved. We'd
have spent \$60 in the restaurant, but by
cooking ourselves we only spent \$12.

That saves us \$48!!!
Nom Nom Nom!!!



I can nearly hear the music through those new speakers. We've only 3 days to find them before the concert.





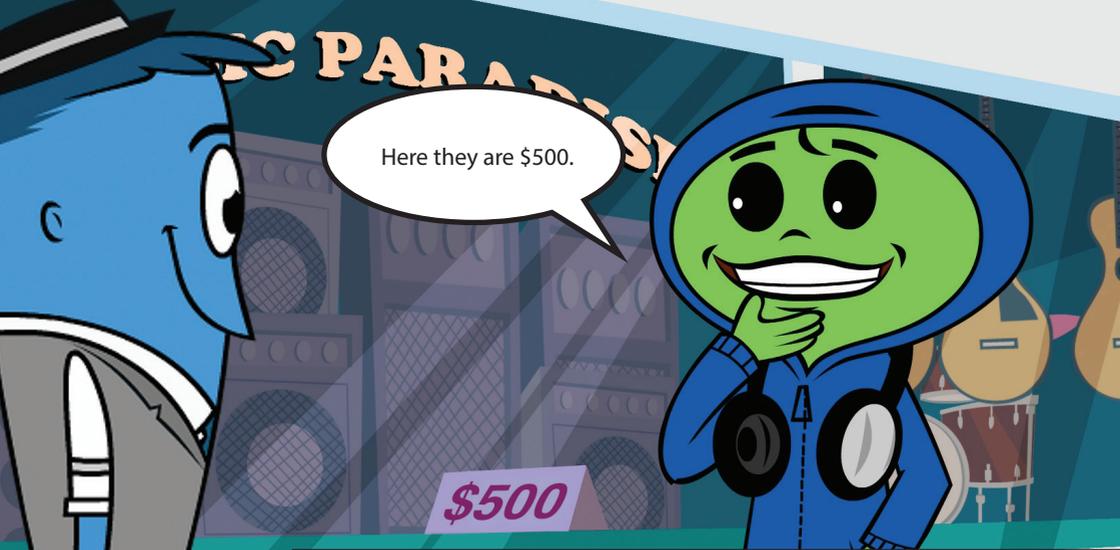
So if we shop around...

and take our time...

we can get better value for our money.

Right what's the best price we can find for the speakers we need?





Maybe they will be cheaper online?

No Transport Must pickup

Winning Bid

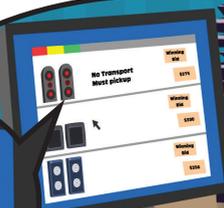
\$275

Bid!

Winning Bid

\$300

Winning Bid



They were, we got them for \$275.



Getting a good deal makes you feel like a millionaire doesn't it?





Bobby, Zul, can you do me a favour?

These are really heavy?



Why are Justin's favours always really hard work?

Meanwhile back
at the park.

Wow the sound is
so much better.

This is amazing!

I love Cha-Ching

Rock on!!!



Do-Together Activity

Activity Supply: Pencil

1

DISCUSS

Start this activity by watching this music video. Then ask the questions and discuss with your child(ren):

- What does it mean to spend your money wisely?
- What are some things that you 'Want'?
- What are some things that you 'Need'?
- What do you 'Want and/or Need' the most?
- If you were going to 'Save' to get the item you want or need the most, what are some things you would not buy in order to save money?

2

CREATE

Be a 'Money Shadow':

Follow someone who spends money for a day, a week or a month — be his or her shadow! Every time the 'Spender' spends money, write down your reflections using the Money Shadow Worksheet (see Page 20-21):

1. Write down each purchase.
2. Ask, "Why did you spend that money?"; followed by "Was what you bought a 'Want' or a 'Need'?"
3. Ask "Should you have bought that 'Now' or waited and bought it 'Later'?"
4. Ask "Did you compare prices for that purchase?" If 'No', "Why not?" If 'Yes', "What were the other prices?"
5. Rate each purchase on a scale of 1 - 5 with 5 being a 'Money Wise' choice and 1 being a poor purchase choice.
6. At the end of the day, week or month, reflect on the purchases. Which were 'Money Wise' and which were not? Discuss why.

3 REVIEW

Now that you have done the 'Money Shadow' activity, answer the following questions together:

- What did you learn from being a money shadow?
- What does it mean to spend your money wisely?
- When you 'Want' something, should you buy it right away or not? Why?
- What are some items that we, as a family, don't need but buy?
- What are some items that we, as a family, buy at a price higher than the best available price?



Money Shadow Worksheet

Write down your reflections every time the 'Spender' you follow spends money.

You are the money shadow of _____ for _____ (how long).

PURCHASE	WANT OR NEED	
Pencil Case	Need	

NOW OR LATER	COMPARE PRICES (Y/N)	RATING
Now	Yes	★ ★ ★ ☆ ☆
		☆ ☆ ☆ ☆ ☆
		☆ ☆ ☆ ☆ ☆
		☆ ☆ ☆ ☆ ☆
		☆ ☆ ☆ ☆ ☆
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CHA-CHING



www.Cha-Ching.com

The speakers broke at the Cha-Ching concert! In this episode, the band learns to prioritise the "Need" to get new speakers, and that the only way to get them is to save by spending their money more wisely.