



# Saving For Success: Keep The Change

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## HOW CAN I SAVE TO MAKE MY DREAMS FOR THE FUTURE COME TRUE?



### Why is this important?

By nature, kids live in the moment. It is very difficult for them to have a perspective on life that includes next week, next month, next year, five years from now... let alone 10-15 years from now. However, practising this kind of thinking, especially around money matters, is important and will save a lot of stress and disappointment later in life. Kids need to start thinking about the way they live, their dreams for how they want to live, what they want to be doing when they 'grow up' and what they need to do to get there.

***Whatever their dreams are for the future, the only way to reach those dreams is to SAVE!***



**PRUDENCE AND ZUL** are in the bank. Prudence is in line to deposit some money into her account. Zul asks her why she does this. She explains how she saves 10% of everything she gets and puts this money into a bank account where it grows because of something called interest. Zul is amazed that she has managed to accumulate so much money. Now he's interested!

Prudence explains that saving is a really good habit to get into and because she saves, she is on her way to fulfilling her dreams. Each friend imagines their future dreams: Prudence to travel, Bobby to graduate from college, Zul to buy a cool car and race it, Pepper to buy a big house and live a lavish lifestyle, Charity to spend her money donating to those less fortunate,

and Justin to own his own businesses. When they realise that they got carried away in their dreams, they each snap back to reality and realise that the only way to reach those dreams is to **SAVE!** They all run up to the bank teller to open an account and start saving.



Activity Supplies: Paper, Scissors, Glue & Crayons or Markers

## 1 DISCUSS

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

- What are your dreams for the future?
- Where do you think you want to live? In a city? In the country?
- What kind of house do you want to live in?
- What kinds of things do you want to own?
- What do you want to be able to do when you grow up?



## 2 CREATE

**Save the Change:**

1. First, decide how many members of the family are going to participate and whether you all are going to pool your money together in one amount or whether you are going to compare who saved the most at the end.
2. Next, set a timeframe: Will you 'Save the Change' for one day, one week, or a month?
3. The Challenge: Load up on cash! Try to spend mostly cash for the time allotted for this challenge. Every time assigned family members spend cash they are only allowed to spend banknotes. Any change given for transactions gets saved and put into your money box. Don't spend ANY change all week — only banknotes!
4. Check Your Progress: At the end of the week, count the money in the money box. How much money has been saved? Open a bank account and put the money in the bank. And if the bank account already exists — go directly to the bank and SAVE!



## 3 REVIEW

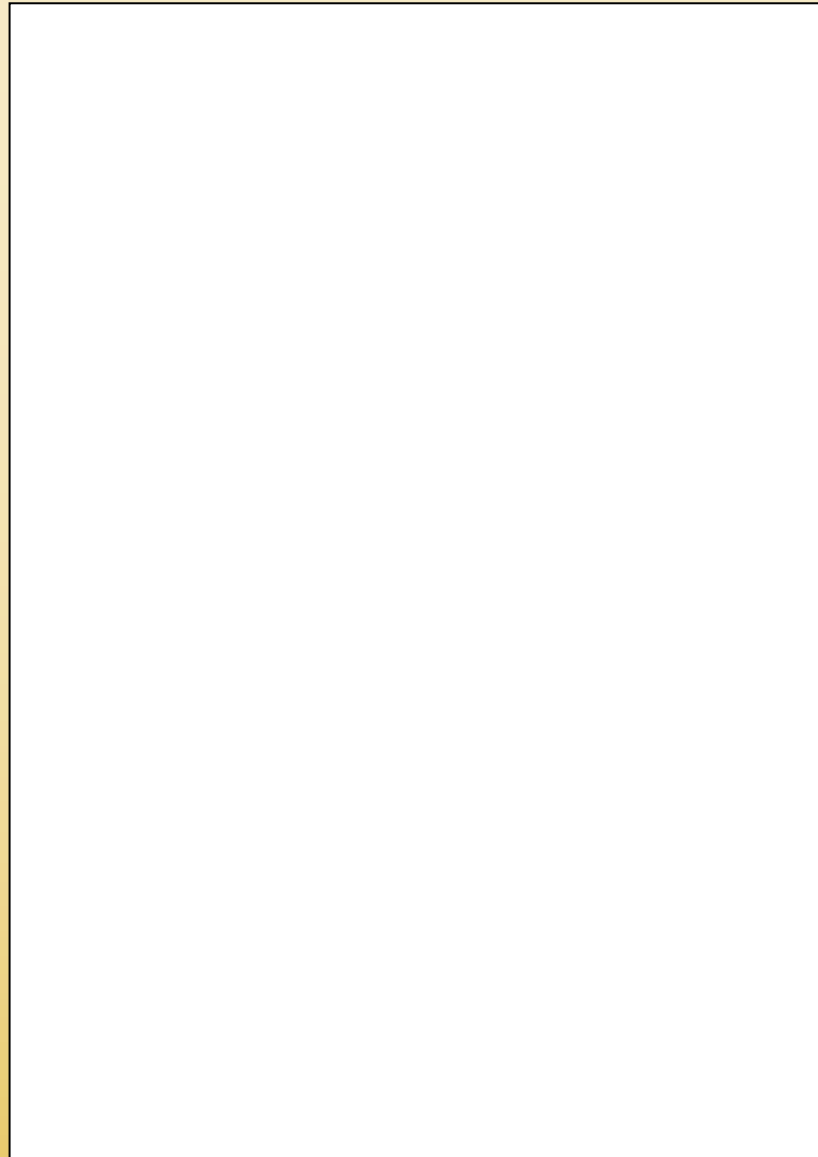
Now that you have spent time 'saving the change' together, answer the following questions:

- How much money will your dreams cost?
- How do you think you will earn the money to get those things?
- What kind of work will you do? How much does that career earn? Will those earnings be enough to realise your dreams?
- Do you need a college or graduate degree to be in that career? How much will that cost?
- If more money than what is earned is needed to have your dreams, ask, "How will you reach your dreams?"

The answer of course is, SAVE!  
To further apply the learning, ask your child(ren) to also draw their own Saving for Success poster (see Page 5).

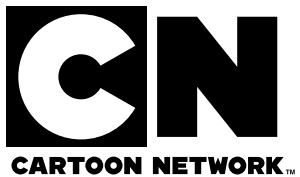
# Your Saving for Success Poster

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





As seen on



[www.Cha-Ching.asia](http://www.Cha-Ching.asia)

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We would love to hear your feedback. Visit our website and tell us about your experience with this activity and/or what you and your child(ren) learned from doing this activity.

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