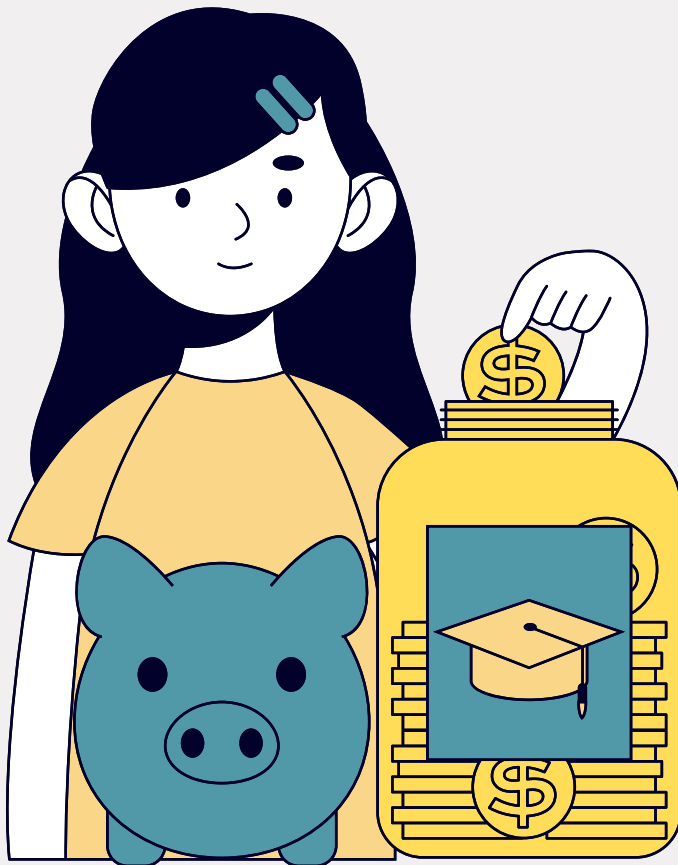


FINANCIAL

Literacy Toolkit

For Kids



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WEALTH: **W**isdom **E**nergy **A**chieve **L**egacy **T**ime **H**eal

INTRODUCTION

Welcome to the wonderful world of investing, where money can grow like a magic beanstalk and where you can be part-owner of some of the coolest companies in the world!

WHAT'S INVESTING?

Imagine you have a handful of seeds. Each one could grow into a big, beautiful plant. But they need soil, water, and sunshine, and they don't grow big overnight. Investing money is like planting those seeds. You start with a little, take care of it, and over time, it can grow into something much bigger. This is the start of your journey to becoming a money-growing expert!

STOCKS: YOUR SHARE OF THE TREASURE

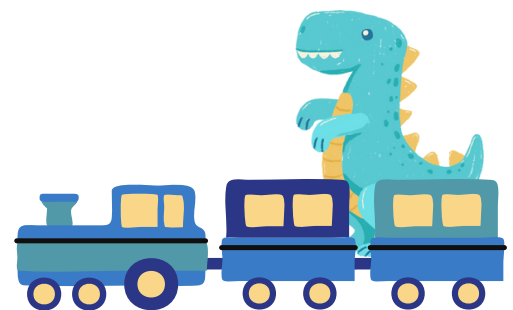
Imagine owning a piece of a treasure chest filled with your favorite toys. That's what buying stocks is like! If the toy company does well, you get a share of their golden coins, called dividends.

BONDS: THE MONEY PROMISE

Lending a video game to a friend who promises to return it with a bonus is like buying a bond. It's a safer way to earn a little extra from your money.

MUTUAL FUNDS: TEAMWORK FOR YOUR TREASURE

A mutual fund is like a team of treasures. Your money joins other people's money to buy a mix of stocks and bonds. It's a way to spread out your chances to earn more treasure.



STEP 1: DIVING INTO THE WORLD OF MONEY

Discover the exciting world of money! Learn why understanding money is just like having a superpower and how it can help you achieve your dreams.

WHY LEARN ABOUT MONEY?

Money matters for kids because it teaches you to make good choices, save for the future, and understand the value of things. It's a tool that helps you get things like toys, games, and food. Draw your favorite things you would like to buy with money.



Fun fact: Did you know that understanding money can make you a superhero of your own finances?

WHAT IS INVESTING?

Investing is like planting seeds that can grow into a big money tree. Stocks are little pieces of a company, bonds are like loans that get paid back with interest, and mutual funds are collections of stocks and bonds. Grow your money tree – an investing game with seeds representing different investments. Can you think of something that grows over time like an investment?



STEP 2: BASIC INVESTMENT CONCEPTS

Embark on an adventure into the land of investing! Discover what stocks are, how bonds work, and what a mutual fund is.

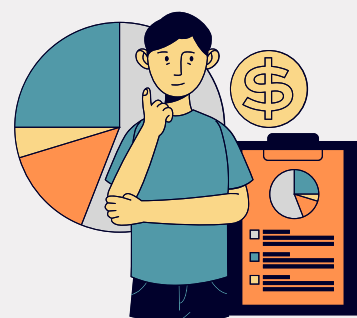
STOCKS AND SHARES

Create a colorful pie chart of different companies you might want to own. What is a stock? If you owned a stock, which company would it be and why (Draw company's logo)



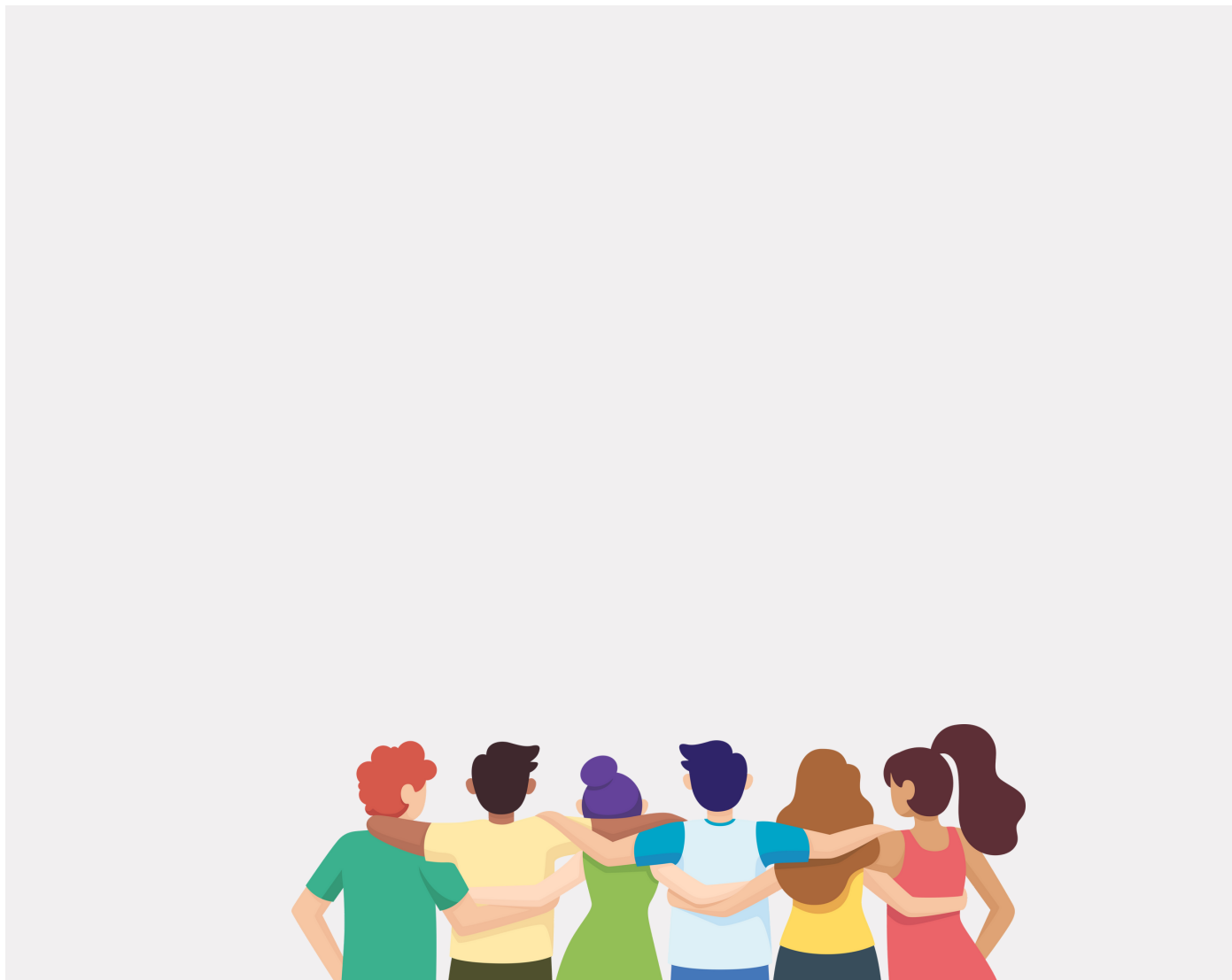
BONDS AND LOANS

Imagine you lent money to a friend; what would you want them to do in return?
How is a bond like a loan?



MUTUAL FUNDS AND TEAMS

What is a mutual fund? Why is it sometimes better to work as a team when investing?

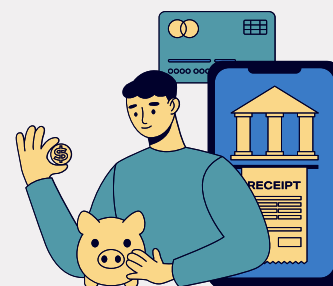


STEP 3: SETTING GOALS AND MAKING PLANS

Set sail on your savings journey! Learn how to set goals for your investments and make plans to achieve them.

SETTING INVESTMENT GOALS

What is one thing you want to save money for? How do you plan to reach your saving goal? (Draw a short comic strip showing the steps.)



CHOOSING INVESTMENTS

What kind of investment sounds interesting to you? Why would you choose that investment? (Write a short answer.)

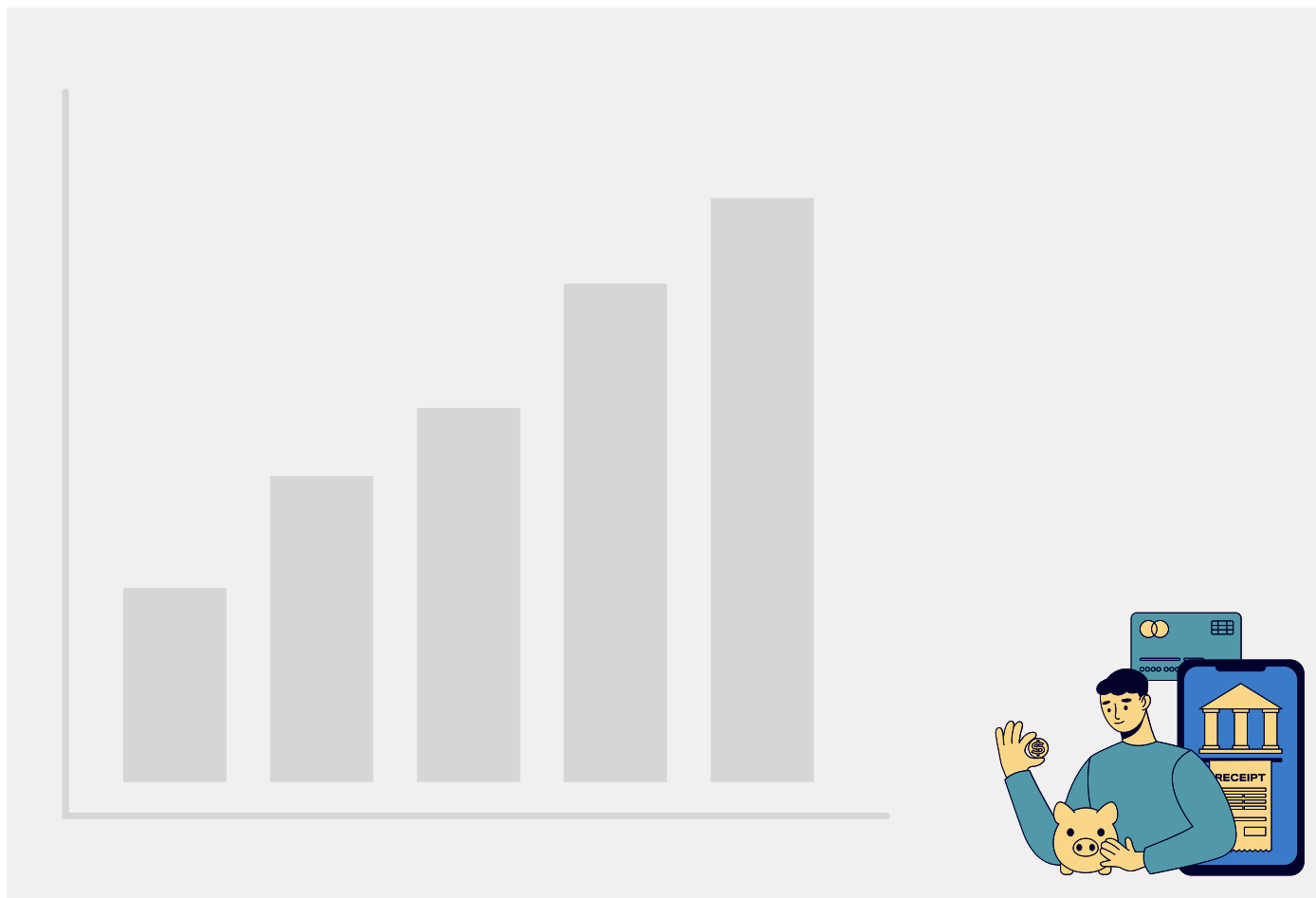


STEP 4: TRACKING AND REFLECTING

Be the captain of your own financial ship! Learn how to track the progress of your investments and reflect on your decisions.

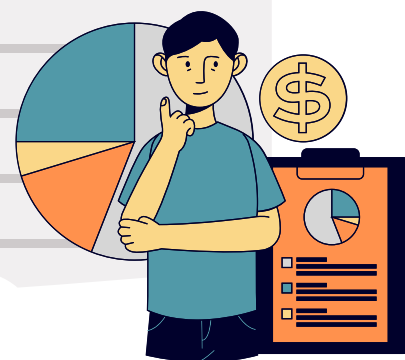
TRACKING PERFORMANCE

Tracking your investments is like watching your garden to see how your plants are growing. Fill in the imaginary chart with price changes. How did you feel seeing the prices change in your chart? (Draw a face showing your emotion.)



LEARNING FROM EXPERIENCE

Investment Decision Diary – Write or draw about an investment decision and what you learned. What was a good investment decision you made? Why? Describe a mistake and what you learned from it.



STEP 5: CELEBRATING SUCCESS AND GROWTH

Discover the joy of reaching your financial goals! Learn how to celebrate your investment milestones and plan for future growth.

CELEBRATING MILESTONES

Certificate of Achievement – Decorate a certificate for reaching a mock investment goal. What is a milestone you recently achieved? (It could be saving a certain amount, or learning something new.) How did you celebrate your milestone? (Draw a celebration scene.)



CELEBRATION SCENE



MONEY RESPONSIBILITY PLEDGE

Write a pledge about how you will handle real money responsibly. How will you make sure you're being responsible with your money?

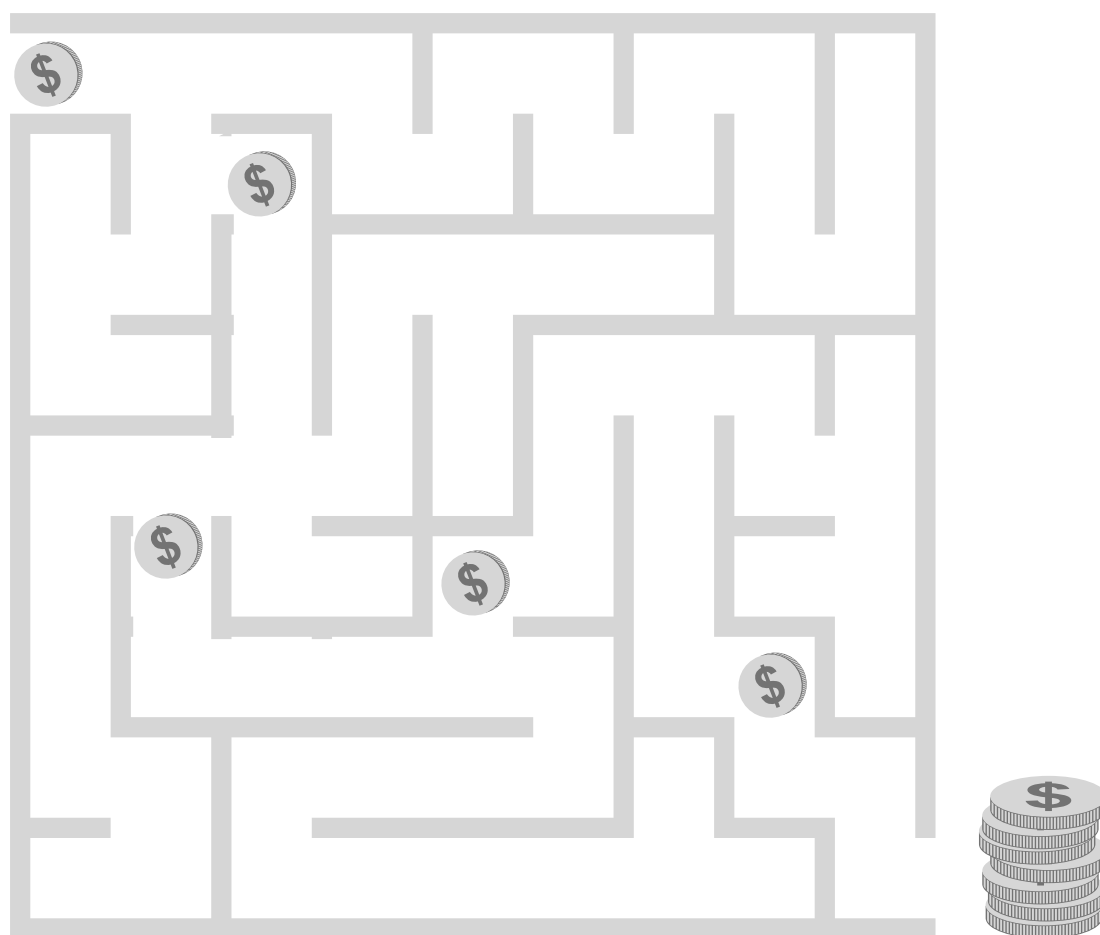


STEP 6: LONG TERM INVESTING

Welcome to the garden of future dreams! Just like a tiny seed can grow into a huge tree, the money you save and invest can grow big and strong. It takes time, but before you know it, you'll have your own forest!

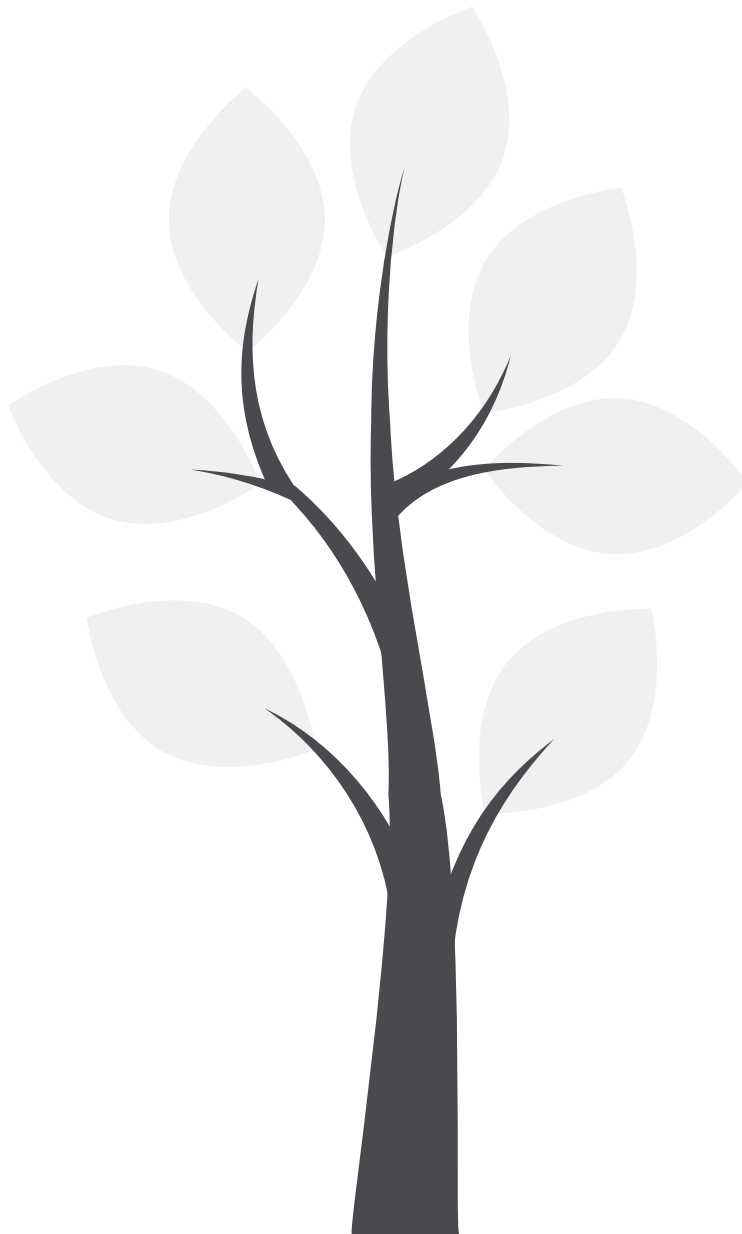
THE POWER OF COMPOUND INTEREST

Compound interest is like a snowball rolling down a hill. The longer it rolls, the bigger it gets because it picks up more snow. With money, the longer you leave it to grow, the bigger it gets because it collects more "money snow"! Imagine your savings as a little hero going through a maze. Each time it finds a coin, it gets stronger and bigger! Help your hero collect coins in the maze and watch your savings grow. Color the coins:



BUILDING WEALTH OVER TIME

Draw a big tree with lots of branches. Each branch is an investment. Write down a different investment on each one. Then, use your colors to show how much each investment grows over time. The longer the branch, the more it has grown!



GREAT JOB, YOUNG INVESTOR!

You've just learned how to plant seeds for your future and watch them grow into a forest of wealth. Remember, it's not about quick wins; it's about growing a garden that lasts a lifetime.

Check out my website for more toolkits:

- [Household Budget Toolkit](#)
- [Digital Products Toolkit](#)
- [Passive Income Toolkit](#)
- [Buying a Home Toolkit](#)
- [Vision Board Toolkit](#)
- [Credit Building Toolkit](#)

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