



## LEARNING HOW MONEY WORKS

**MONEY PLAYS A HUGE ROLE** in our lives, and it's never too early to start learning about it. Understanding the basics of money management will help you make wise decisions in the future. The best part is, learning about money can be **FUN!** In this article, we will look at some exciting, "hands-on" ways for kids to learn about money.

### HIFICU KIDS CLUB ACCOUNT



You're already on the right track by having a Kids Club account at HIFICU! Make it a habit to deposit part of your allowance or spare change regularly. Watch your Kids Club account grow and set goals for what you want to buy with your saved money. You will learn the value of saving, and experience the joy of reaching your financial goals.

### OPEN A PRETEND STORE

Transform your playroom or bedroom into a pretend store. Gather some items from around the house and assign them price tags. Take turns being the shopkeeper and the customer. Use play money or create your own. Practice counting money, making purchases, and giving change. This will help you understand the concept of how money is exchanged.



### READ BOOKS ABOUT MONEY



Look for books that explain the basics of money management, saving, and budgeting. Some popular titles include "Alexander, Who Used to Be Rich Last Sunday" by Judith Viorst and "The Berenstain Bears' Trouble with Money" by Stan and Jan Berenstain. These books will help you understand money concepts through engaging stories!

### START A SMALL BUSINESS

It could be as simple as selling homemade crafts, lemonade, or offering pet-sitting services. Create a plan, and get started! Learn about pricing, marketing, and managing expenses. This hands-on experience will not only teach you about money but also develop important entrepreneurial skills.



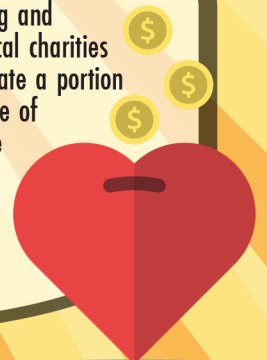
### MONEY APPS AND GAMES

There are plenty of fun and educational apps and games available to learn about money. Look for apps such as "Chores & Allowance Bot," "Bankaroo," and "Counting Bills and Coins." These interactive tools will make learning about money enjoyable and a lot of fun.



### VOLUNTEER AND DONATE

Learning about money isn't just about earning and spending; it's also about giving back. Find local charities that you like and volunteer your time or donate a portion of your savings. Understanding the importance of sharing and helping others will foster a sense of empathy and gratitude while teaching you the value of money beyond personal gain.

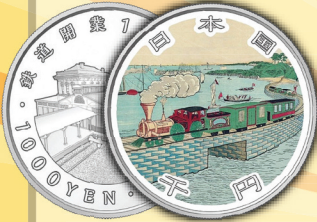


## TAKE A DIVE ON THESE COOL COINS!

**GREAT BARRIER REEF COIN.** This exciting colorized silver coin commemorating the Great Barrier Reef is part of the Fiji Wonders of Nature series. Australia's Great Barrier Reef is thousands of years old, and is comprised of approximately 2,900 individual reefs which stretch over 1,400 miles.



**RAILWAYS IN JAPAN ANNIVERSARY COIN.** This beautiful Silver coin celebrates the 150th Anniversary of the construction of Japan's first railway line. The coin's reverse depicts the first train to run on the railway line between the cities of Shimbashi and Yokohama in 1872.



## CURRENCY WITH CHARACTER!

**HERE IN THE UNITED STATES** we're used to seeing Presidents and other historical figures on our money, but in some countries they actually have fictional characters appear on their currency! How cool is that? Here are a few examples. Who knows, you may even see one of your favorites!

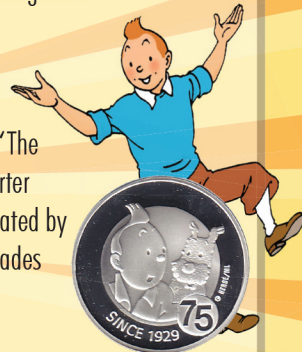
### SHERLOCK HOLMES



The Isle of Man, a small island in the Irish Sea, features the brilliant detective Sherlock Holmes on its 50 pence coin. Sherlock Holmes, created by Sir Arthur Conan Doyle, is known for his deductive reasoning and keen observations. With his trusty sidekick Dr. Watson, Holmes unravels complex mysteries, leaving readers captivated by his genius.

### TINTIN

Belgium, the home of the beloved comic series "The Adventures of Tintin," features the intrepid reporter himself on its 10 euro commemorative coin. Created by the talented artist Hergé, Tintin's thrilling escapades have enthralled readers for generations.



### PIPPY LONGSTOCKING

Sweden celebrates the fearless and independent Pippi Longstocking on its 20 kronor banknote. Created by Swedish author Astrid Lindgren, Pippi is a spirited and unconventional girl with extraordinary strength and a heart full of kindness. Her wild adventures and imaginative spirit have inspired children around the world for decades.



## DID YOU KNOW?



**POPSICLES WERE FIRST INVENTED AS A MISTAKE?** 11-Year old Frank Epperson left out a mixture of water and powdered soda one night, and woke up to a frozen pop! Epperson lived in San Francisco, which is known to face colder temperatures. He first named the super-cool treat "Epsicle," but later changed it to "Popsicle" since his children always asked for their 'Pop's 'sicle.' What a chilling fact!

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