

School: _____ Grade: _____

Student Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Please know that COUNTRY Financial® uses student responses to demonstrate the impact of this program and make improvements for future curriculum. Student contact information will be used only to issue a certificate and prize and will not be utilized for any other reason.

Parent or Guardian Initial: _____

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Grades K - 2 Student Guide
A Program of Financial Beginnings

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COUNTRY Financial
Public Affairs
P.O. Box 2020
Bloomington, IL 601702-2020

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Dear Parent or Guardian:

COUNTRY Financial® is proud to provide financial literacy education to children and young adults.

Educating young people about money is important for their financial future. Today's financially savvy kids will be our well-prepared friends and neighbors of tomorrow. Finance fundamentals have a stronger impact on children the younger they are introduced. We need to teach our children about debt management, planning for higher education, the importance of insurance, as well as saving for milestones like a first car, a house or retirement. Understanding money allows young people to make more informed choices and to be better able to pursue their dreams.

Who We Are:

COUNTRY Financial has over 85 years of experience helping customers with their financial security as they raise children, buy their first home, start their own business and plan for retirement. We have always helped our customers understand their risks and insurance options to protect what's important to them. We also help plan for education, retirement, and future financial security. Your local COUNTRY Financial representative is more than an advisor; he or she will look out for your financial well-being.

For More Information:

For more financial literacy materials you can share with your child, **visit countryfinancial.com/FinEd.**

To learn more about COUNTRY Financial, talk to a local representative, visit us at **countryfinancial.com**, **like us on Facebook**, **follow us on Twitter** or **call us at 866-COUNTRY**.

Sincerely,
Kurt Bock



Chief Executive Officer
COUNTRY Financial



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Module 1: SHOW ME THE MONEY

Know Your Money

Do you know the difference between coins and bills? There are differences in shape, design, color and names. Have fun with the activity below and learn to Know Your Money.

1. Draw a line from the name of the coin on the left to the correct picture on the right.

Penny



Nickel



Dime



Quarter



2. Draw a line from the name of the bill on the left to the correct picture on the right.

One Dollar



Five Dollars



Ten Dollars



Twenty Dollars



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Classroom



Take Home

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Module 1: SHOW ME THE MONEY

How Much?

Have you used money before? Have you ever bought something at a store? It is important to know how to use your money. Let us learn how to use our money.

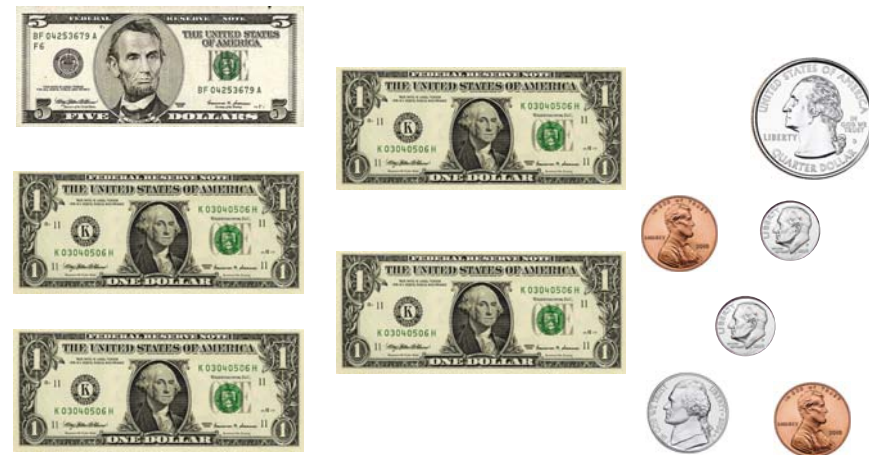

1. Circle each coin and bill needed for the exact amount to pay for the items below.



Ice Cream - \$1.50




Toy Car - \$4.27

Doll - \$15.75



Module 2: EARN YOUR KEEP

Earning A Buck

Have you ever been given or earned money? How did you get it? Who gave it to you? Why did they give it to you? These are the questions we will work to answer now. There are two main ways we get money: we can earn money or be given money.

1. Draw a circle around the pictures that show someone working to earn money. Draw a square around the pictures that show someone being given money as a gift.



2. In the space below draw a picture of a way you can earn money.



Module 2: EARN YOUR KEEP

Jobs In Our Community

People do many different jobs to earn money for themselves and their families. These jobs are also very important for the community.

1. Can you write the correct name of these very important jobs under each picture and two things (tasks) they do in this job?

Fireman

Doctor

Builder

Teacher



Job: _____
Task: _____
Task: _____



Job: _____
Task: _____
Task: _____



Job: _____
Task: _____
Task: _____



Job: _____
Task: _____
Task: _____

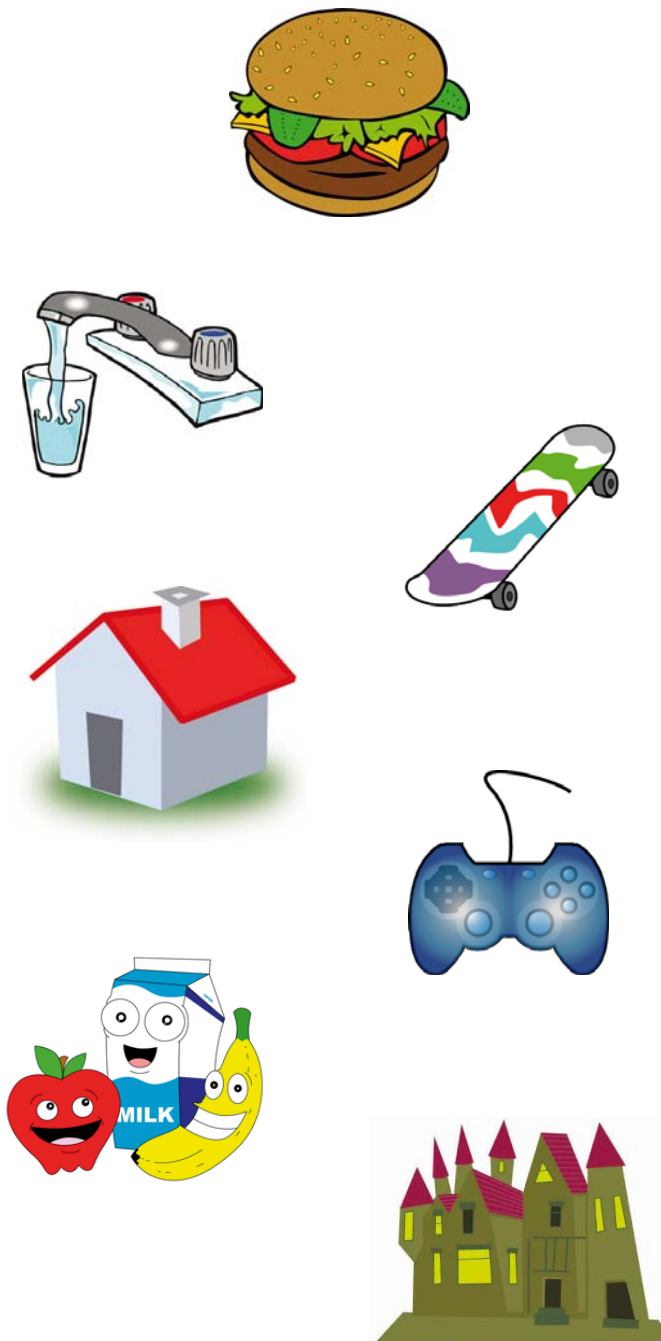


Module 3: SMART SPENDING

Do You Really Need It?

We often say we need things that we actually want. Can you help us put the following items in the right categories?

1. Draw a line from the item on the left to the **NEED** if it is something we really need or to the **WANT** if it is something we may want.



NEED

WANT



Module 3: SMART SPENDING

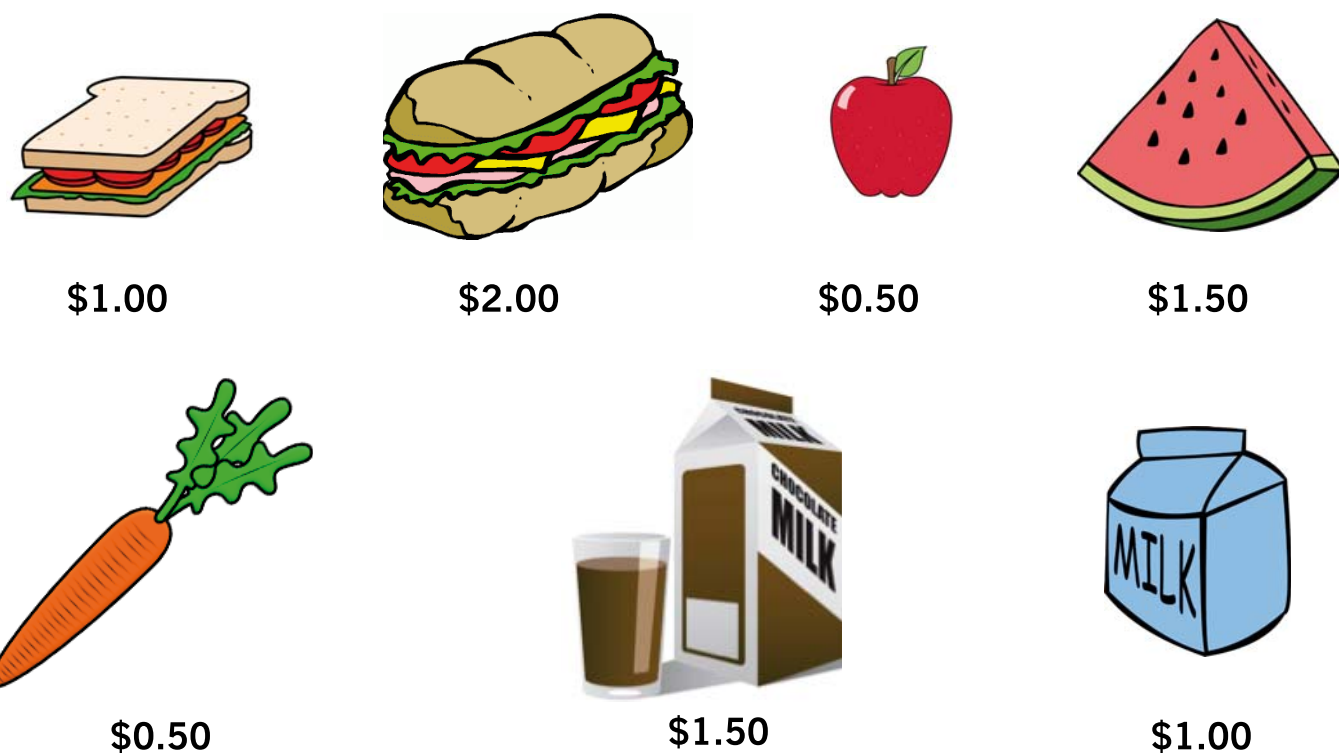
Let's Go Shopping

You forgot your lunch for school, but that is okay. Your school has a mini store and you have \$3.00 to spend. Be careful to stay within your budget.

1. Your lunch must include each of the following items:

- a. Sandwich
- b. Fruit
- c. Vegetable
- d. Milk

2. Use the chart below to budget your spending.



Item	Price
Total	\$

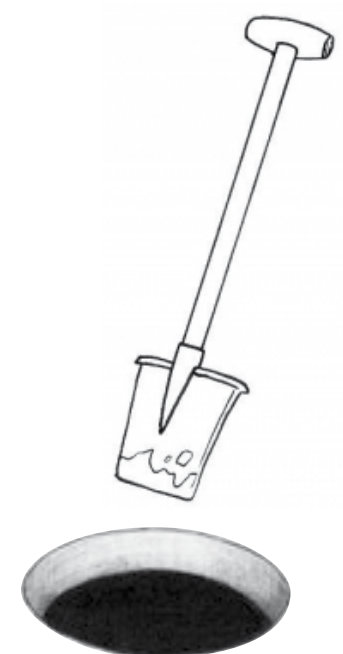
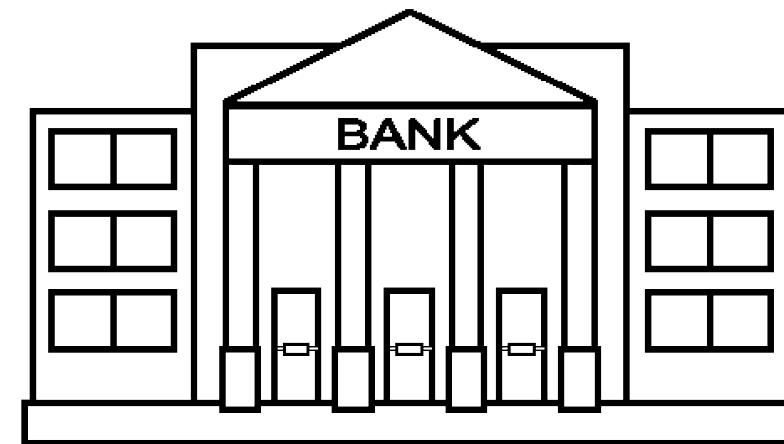
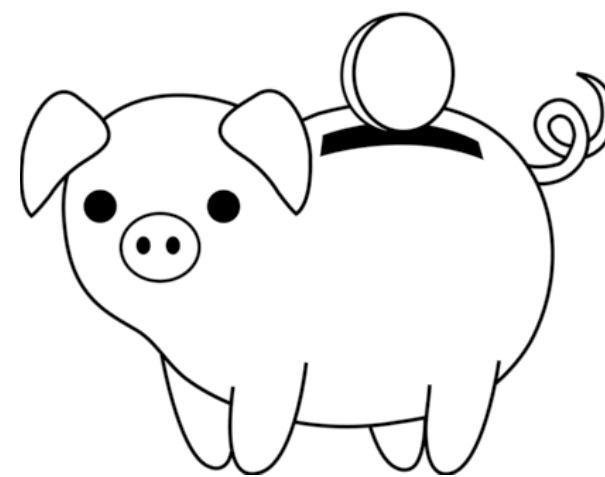


Module 4: SAVE IT

Safe to Save

We know how important it is to save our money, but do you know safe places to save your money?

1. There are three pictures below. Color in the two pictures of safe places to save your money. Put an X through the picture that is not a good place to save your money.





Module 4: SAVE IT

Reaching Your Goal

Is there something that you really want, but do not have enough money to buy? Let's make a plan of how to get this item. This plan will help you reach your goal of getting this item.

1. Draw a picture of the thing you want in the top of the tree.
2. Starting at Number 1, list the steps that are needed to get this item.

Draw a picture of what you want here.
This is your GOAL.

Steps
to get this item:

5. _____

4. _____

3. _____

2. _____

1. _____



Save, Share, Spend

Do you have a Piggy Bank? Do you have one that will help you separate your money so you can **SAVE** your money, **SHARE** your money and **SPEND** your money? Let's make them now.

1. Color and decorate the three labels below.
2. Cut them out.
3. Glue them onto empty tin cans, glass jars, plastic cups or other items your parent or guardian helps you find.

SAVE

SHARE

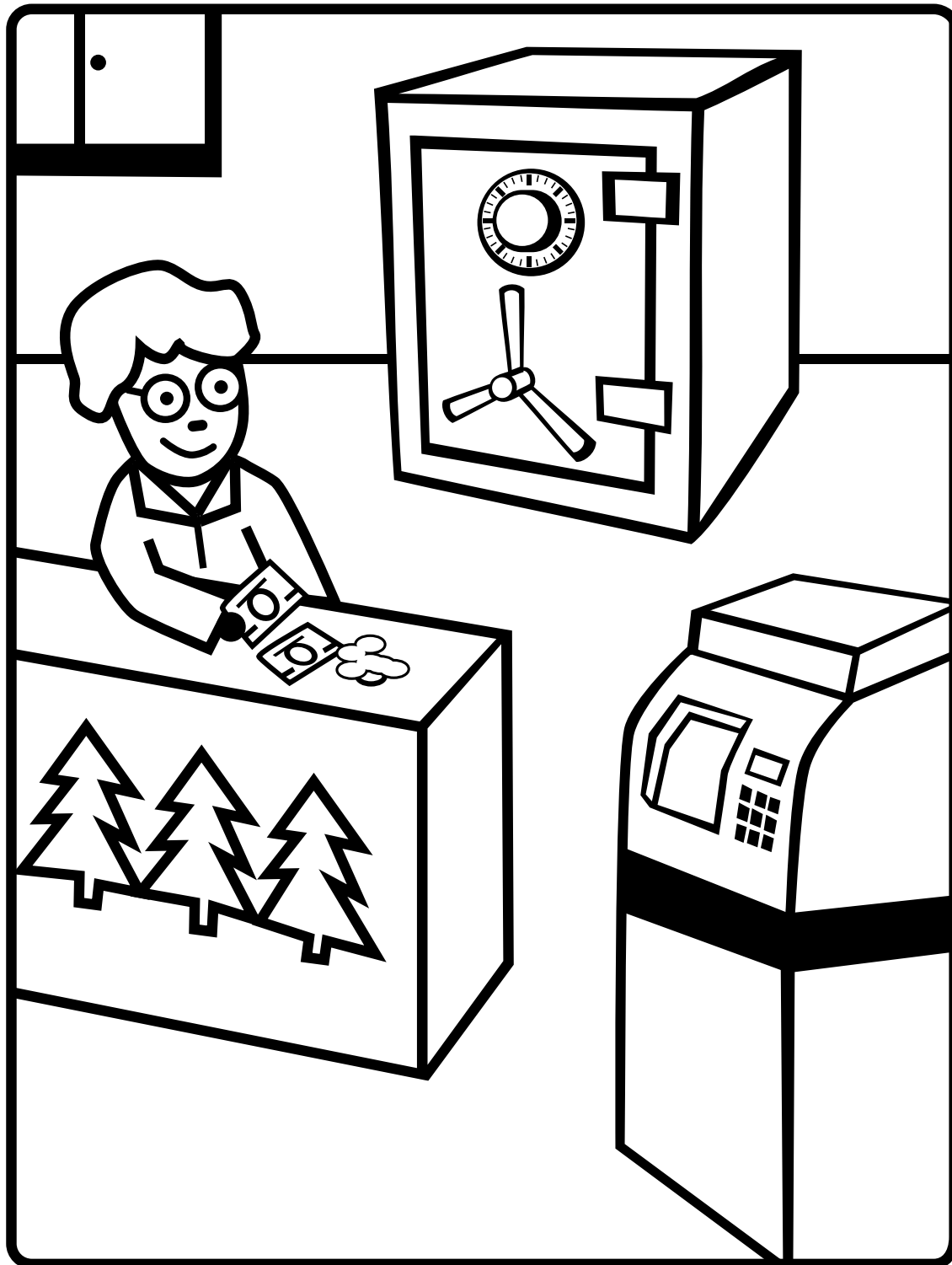
SPEND



A Look Inside

Have you ever been to a bank? What did you see? What happens there?

1. Color the **Bank Teller** green and list what this person does in a bank.
2. Color the **ATM** red and list what this machine does in a bank.
3. Color the **Vault** blue and list what is locked inside.



When I Was Young

You have learned about money and how to use it. Now it is time to share this with your family. Find out from your family how they learned about money. Take this activity home and work with your parent or guardian to answer the following questions.

1. In the space below draw a picture showing one of your parent's or guardian's first job.

2. Ask your parent or guardian what the following items cost when they were your age. Then have them help you list the cost of these items today.

Item	Parent/Guardian	Today
Ice Cream Cone		
Movie Ticket		
Gallon of Milk		
Candy Bar		
Gallon of Gas		

3. Did the price of items go up or down since your parent or guardian was your age?



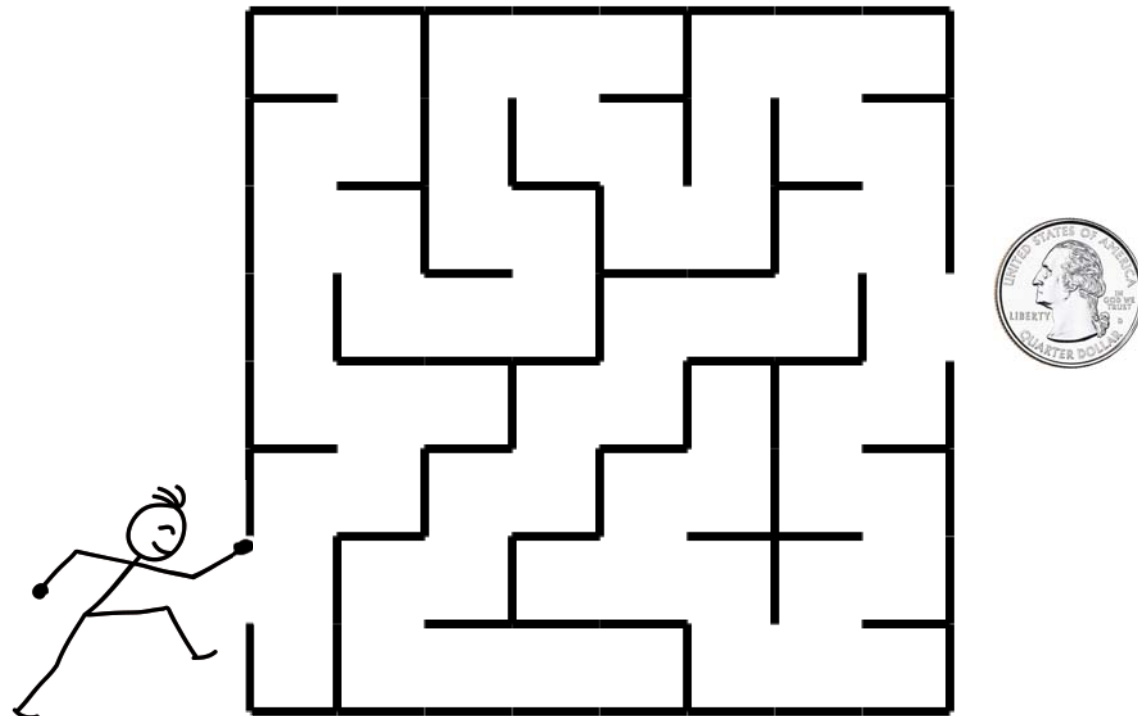
Look What I Found

Finding a nickel on the sidewalk can be fun.

1. Find all of the money in the word search below.

Penny Quarter Coin	Nickel Dollar	Dime Bill
M	P	C
E	O	S
V	I	K
Z	N	E
H	M	R
L	A	D
N	U	C
Q	J	L

2. Make your way through the maze below to find your lost quarter.



GET REWARDED FOR YOUR MONEY SMARTS



Thank you for participating in the Financial Footings program. Remember that it is important for you to know how to manage your money so you can reach your dreams and goals.

Tell us what you have learned from our lessons and we will send you a certificate of completion and a prize for your efforts!

What are three things you learned about money from these lessons?

Now, how are you going to use one of the things you learned?

Draw a picture of something you are going to save your money for: