



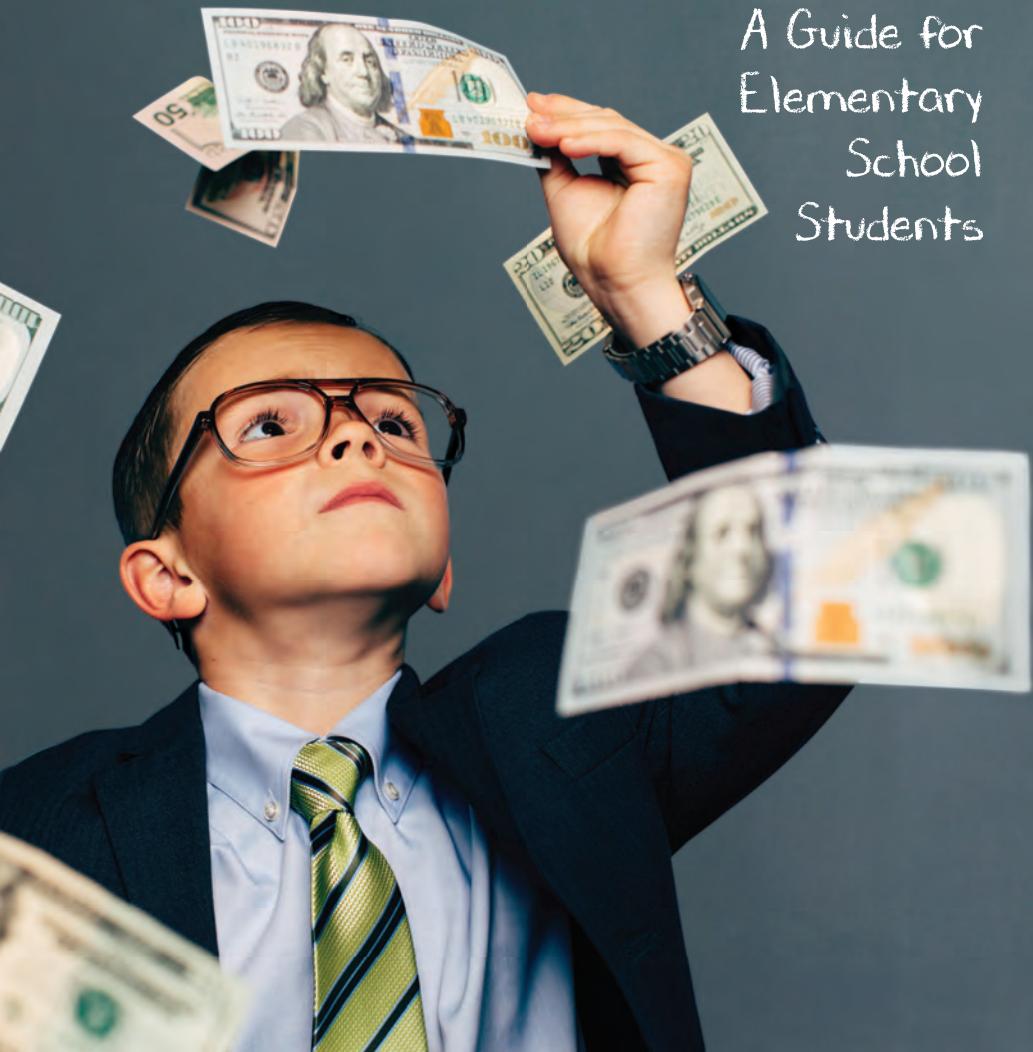
WISE

WEBBUSH

WEBBUSH INVESTMENT
IN STUDENT EDUCATION

What is Money?

A Guide for
Elementary
School
Students



Where Does Money Come From?

You may have heard the saying that money doesn't grow on trees. In order to receive money, you must earn it. Some kids receive money from their parents, who earn their money by working at their job. In exchange for their work, they get paid money to provide for their living expenses.



What first comes to mind when you think of money? Money is much more than just a slip of green paper you put in your pocket. People use money to pay for things such as food, toys, clothes, and books.

Match the Money

- Dollar = 1 dollar
- Quarter = 25 cents
- Dime = 10 cents
- Nickel = 5 cents
- Penny = 1 cent



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WHAT IS MONEY?

▶ SAVINGS

There are many ways you can use your money. You can spend it, save it, or do a little of both. However, if you want to buy a big item, such as a bike or a new video game, these items may cost more than you can afford at the moment. If this is the case, then you will need to save for that higher priced item, until you are able to pay for it. By using your own piggy bank or money jar, you can start saving your extra money at home to purchase the items you want.

SAVE

GIVE

SPEND



Add Up Your Money!

Now that you've saved up so much money, let's add it up!

$$\begin{array}{r} 1. \quad \$ 1.67 \\ + \$ 3.67 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad \$ 4.60 \\ + \$ 9.75 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad \$ 4.84 \\ + \$ 8.99 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad \$ 10.00 \\ + \$ 38.43 \\ \hline \end{array}$$

$$\begin{array}{r} 5. \quad \$ 24.09 \\ + \$ 5.73 \\ \hline \end{array}$$

$$\begin{array}{r} 6. \quad \$ 46.73 \\ + \$ 35.59 \\ \hline \end{array}$$

$$\begin{array}{r} 7. \quad \$ 97.72 \\ + \$ 5.99 \\ \hline \end{array}$$

$$\begin{array}{r} 8. \quad \$ 0.57 \\ + \$ 2.45 \\ \hline \end{array}$$

$$\begin{array}{r} 9. \quad \$ 32.63 \\ + \$ 40.34 \\ \hline \end{array}$$

$$\begin{array}{r} 10. \quad \$ 74.63 \\ + \$ 50.16 \\ \hline \end{array}$$

$$\begin{array}{r} 11. \quad \$ 9.86 \\ + \$ 1.56 \\ \hline \end{array}$$

$$\begin{array}{r} 12. \quad \$ 999.00 \\ + \$ 736.34 \\ \hline \end{array}$$

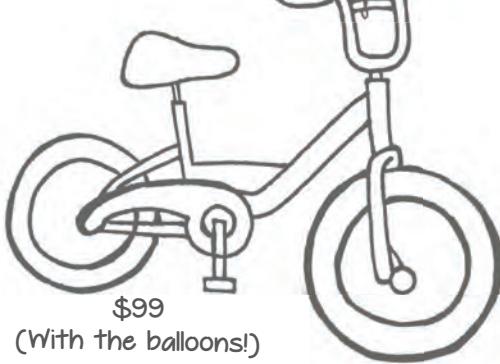
Answers on the back cover.

What Are You Saving For?

Color in what you want to save and buy. Then figure out how much you need to save to buy the item(s).

I want to buy:

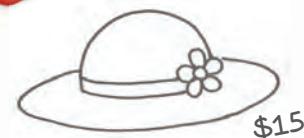
My total is: \$



Giant Teddy
\$49



WHAT IS MONEY?



\$15



\$9



\$7.50



\$12

Use the space below to draw something else that you want to save for.

▶ NEEDS AND WANTS

When you have your own money, you can choose how you would like to spend it. However, it is important that you understand that needs and wants are not the same. When you understand the difference, you can then spend and save your money wisely.

Need is something that you must have in order to live.

Want is something that you can live without.



Patrick's mom has told him that he can only spend money on things that he needs. Help Patrick decide which of the items below are needs, and which are wants, by circling your answer on the right.

Food	Need	Want
Video game	Need	Want
Clothes	Need	Want
Favorite band's concert tickets	Need	Want
Bicycle	Need	Want

Answers on the back cover.

What Are Your Needs and Wants?

What are three things you usually spend money on that are wants? What are three things you usually spend money on that are needs? (Remember, a need is something that you must have in order to live, while a want is something that you can live without.)

Wants:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

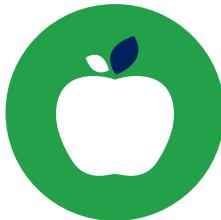
Needs:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

WHAT IS MONEY?

Be Creative,
Save Money!





► ABOUT WEBBUSH SECURITIES

Founded in 1955, Wedbush Securities is a leading investment firm that provides brokerage, clearing, investment banking, equity research, public finance, fixed income, sales and trading, and asset management to individual, institutional, and issuing clients. Headquartered in Los Angeles, with nearly 100 offices, the firm focuses on dedicated service, client financial safety, continuity, and advanced technology. Wedbush Securities is the largest subsidiary of holding company WEBBUSH, Inc., which also includes affiliated firms Wedbush Asset Management, Wedbush Capital Partners, Wedbush Opportunity Partners, and Lime Brokerage LLC.

► ABOUT WISE

Wedbush Investment in Student Education (“WISE”) is designed to educate and inform students of all ages about financial fundamentals. The need to understand and exercise good financial responsibility early on has become increasingly important in today's complicated financial markets. Through educational activities and corporate partnerships with relevant non-profit organizations, the primary focus of WISE is to teach students the financial basics of how to budget, save, and invest their resources. With these valuable money management skills, students will have the financial knowledge needed for a successful future.

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Answers: **Add up your money** 1) \$5.34 2) \$14.35 3) \$13.83 4) \$48.43 5) \$29.82 6) \$82.31 7) \$103.71 8) \$3.02 9) \$72.97
10) \$124.79 11) \$11.42 12) \$1735.34 – **Needs & Wants** 1) Need 2) Want 3) Need 4) want 5) need