CHA-CHING

Earn, Save, Spend, Donate

JUST IN CASE

BANK OF CHA-CHING

GIVE 4 GRAIN

$2 per week × 20 weeks = $40

Teacher's Resource
Financial Education Key Stage 2

Foreword

What is Cha-Ching ?

Cha-Ching is a financial education programme designed to equip primary school children with the knowledge, tools and practice they need to make informed money decisions.

At its core, Cha-Ching consists of a series of three-minute music videos, developed with consultation from children's TV expert, Dr. Alice Wilder, to help children learn about the fundamental money management concepts of Earn, Save, Spend and Donate.

The Cha-Ching music videos feature catchy songs with lyrics and enhanced subtitles that children can sing along to, aiding comprehension and retention – the aim being that children can better understand money and the money decisions that need to be made throughout life.

Where did it come from?

Prudence Foundation, the community investment arm of Prudential Corporation Asia, developed the Cha-Ching programme in partnership with Cartoon Network Asia in response to a growing interest in, and need for, children-focussed financial education.

The multi-platform programme built around animated music videos was produced in 2011 by Prudence Foundation in response to key findings from a major research initiative undertaken by Prudential across Asia. This showed that only 13% of parents believed their children possessed an understanding of money management, although almost all (95%) believed it to be an important skill.

The financial education programme now runs in 11 countries across Asia.

Cha-Ching in the UK

Research undertaken by Pfeg (Personal Finance Education Group) shows that 42% of 14 – 25 year olds cannot fully interpret a bank statement and are unable to tell the difference between being in credit and being overdrawn. Additionally, a study carried out by the Money Advice Service* shows that financial habits are established as early as 7 years old.

As a result, Pfeg, part of Young Enterprise, have worked in partnership with Prudential Group and JA Asia-Pacific to create a new educational resource for Primary school students in England and Wales that enables the Cha-Ching programme to be brought into the classroom, providing fun and engaging content for children and also contains guidance for teachers on how to most effectively integrate activities into their teaching.

Cha-Ching Teaching Resource

The resource includes 16 lesson plans, each linked to one of the 16 Cha-Ching videos. Lesson plans including starter and main activities and also suggestions for homework and parental engagement. All additional resources are available to photocopy from the back of this book or download direct from:…………. The activities within the Cha-Ching resource are linked to Young Enterprise's Financial Education Planning Framework.

pfeg **Personal Finance Education Grou**
Part of Young Enterprise

YOUNG enterprise

*Habit Formation and Learning in Young Children
https://www.moneyadviceservice.org.uk/en/corporate/habit-formation-and-learning-in-young-children

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"Meet the Band"

Originally friends from music class at their school, Cha-Ching is a band whose passion for music sees the band growing in popularity, quickly attracting a loyal fan-base around town. Cha-Ching has played to some large crowds on stage in the local park and with the money the kids earned from these performances, they learn the importance of being smart with their money. When presented with real life situations that involve money, they help each other out. In order to learn what they are practicing, they created some catchy tunes that riff off of the four essential skills needed to understand their choices and acquire their needs and wants: **Earn**, **Save**, **Spend** and **Donate**.

Bobby   Charity   Justin

Pepper   Prudence   Zul
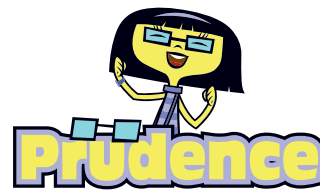
Goals

JA Cha-Ching Program is designed to instill the practical concepts about the use of money. The goals of JA Cha-Ching Program are to:

- provide engaging, academically enriching, and experiential learning sessions in economic education.
- help the students discover four choices in using money: **Earn**, **Save**, **Spend** and **Donate**.
- enhance students' awareness of the cost of different items and the need to earn money to support one's daily expenses.
- discover the benefits of saving and means of saving.
- increase the students' understanding of the difference between needs and wants before one spends.
- heighten students' awareness of how donation can make this world a better place and enhance their understanding of various kinds of donation.

Cha-Ching List of Materials Resources

Listed below are the materials needed for JA Cha-Ching Program.

LESSON PLAN	MATERIALS	PAGE
Earn Save Spend and Donate	Earn Save Spend Donate flash cards	7
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Save

Spend

Keyboards and Vocals

A careless spender and shopaholic, Pepper wants everything she sees and right now. Fixated on immediate gratification, she hyperactively zips around town spending money without thinking of her options and whether she will have enough left over to buy a ticket for a concert she really wants to attend with her friends.

While shoes and clothes are her biggest weaknesses, she buys nearly anything that catches her eye. She eventually learns the important lesson to slow down and think about what she is buying and why in the music video "Little Spender".

Favorite Pastime: Pepper likes to hang out with her friends
Favorite Color: Pink
Favorite Food: Strawberries and cream

Rhythm Guitar and Vocals

Zul loves cars and has one aim in life: to become a race car driver.

He is sensible and determined; in order to achieve this, he knows he needs to learn to save for success. He is appreciative for all that he has and that everything costs money. When it comes to getting things that he wants, he will work hard to earn it. When Zul dreams of his ultimate car, it is the Ferrari 250 GTO. Check out how he earns enough money to buy his dream remote control car in the music video "It's Got To Be Earned".

Favorite Pastime: Zul goes go-kart racing on the weekends
Favorite Color: Red
Favorite Food: Chicken Rice

Singer

Charity loves to give and share. She is a sweet and loving person always looking for ways to help out those in need whether it's by giving money or her time & talents. Charity's main goal in life is to donate money for good causes.

Give 4 Grain, a charity providing food in areas hit by famine, is the charity she is most involved with. In the music video "Charity", she also supports a Food Bank that delivers delicious home-cooked meals to elderly people who may be homebound.

Favorite Pastime: Charity loves to garden
Favorite Color: Yellow
Favorite Food: Ice cream & cupcakes

Drums and Vocals

A lovable gentle-giant, Bobby does not have the street smarts or self-control some of his friends have. In short, he is not so good with money. He is quite good at earning but unable to plan for his spending. In the music video "Grow Money", Bobby finally learns not to spend all the money he receives, and ends up managing to save up and buy a new set of drums.

Favorite Pastime: Bobby likes to play electronic games, trade cards, read comics
Favorite Color: Blue
Favorite Food: Desserts

Guitar and Vocals

Fun-loving Justin is a born entrepreneur and has lots of great business ideas. He loves taking on new projects and energetically dives into them head first.
A positive, self-confident person, Justin brings ideas to life by using initiative, determination, and drive. He also does it by starting with a single idea, understanding what people want and need and making that idea a reality.
In the music video "Entrepreneur", some of Justin's best ideas to earn money to date include: a lemonade stand; dog-walking; gardening and a delivery service.

Favorite Pastime: Justin loves to watch cartoons
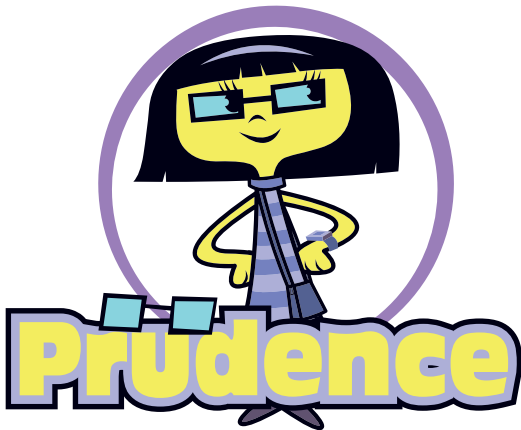Favorite Color: Green
Favorite Food: Seafood

Lead Guitar and Vocals

Prudence is wise and practical and as such, makes it a habit to save money.
She learned early that if she takes some of the money that she gets and saves it, she can make her dreams for the future come true! As a result, she has been in the good habit of saving 10% of everything she has earned for years. She's the high-net-worth band member; both organized and helpful. In the music video "Saving for Success", Prudence teaches the rest of the band why it is good to save for their long term dreams.

Favorite Pastime: Bobby likes to play electronic games, trade cards, read comics
Favorite Color: Blue
Favorite Food: Desserts

CHA-CHING

SAVE in
- Money box
- Bank
- Someone in your family

SPEND on
- Stationery
- Chocolate
- Smartphone
- Ice-cream
- Watch
- T shirt
- Model Car

DONATE your

Money: save endangered animals; victims of natural disaster

Time:
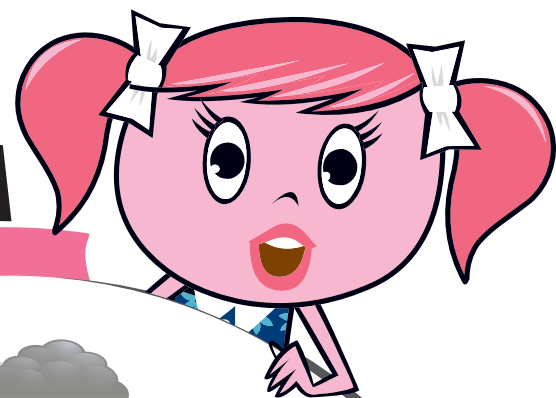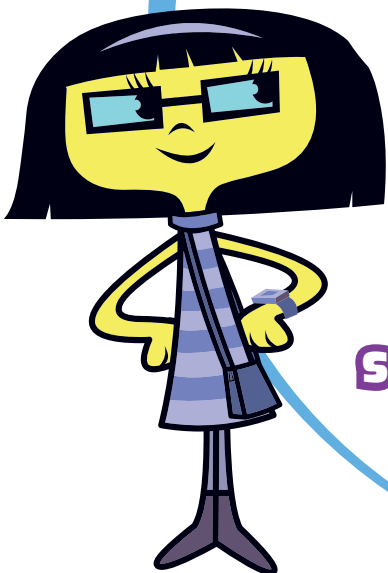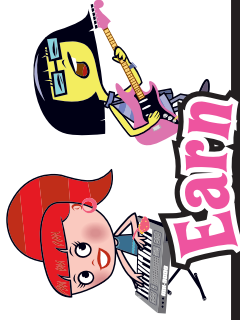- plant trees
- visit elderly

Belongings:
- clothes
- food
- toys

My Money Flow Diary

CHA-CHING

Name: _____

From _____ to _____

Earn

Day	Work done	Amount
Monday		.....
Tuesday		.....
Wednesday		.....
Thursday		.....
Friday		.....
Saturday		.....
Sunday		.....

Save

Day	Place	Amount
Monday		.....
Tuesday		.....
Wednesday		.....
Thursday		.....
Friday		.....
Saturday		.....
Sunday		.....

Spend

Day	Item/service	Amount
Monday		.....
Tuesday		.....
Wednesday		.....
Thursday		.....
Friday		.....
Saturday		.....
Sunday		.....

Donate

Day	Organisation/item/time	Amount
Monday		.....
Tuesday		.....
Wednesday		.....
Thursday		.....
Friday		.....
Saturday		.....
Sunday		.....

My Skills - My Future

Think about your interests and hobbies and what you like to do now. Make a list of five of these. Then think about what jobs you might be able to do in the future that will use these skills. So if, like Zul, you are good with numbers you might want to be a Maths teacher. But you might also want to work in a bank, design buildings or work with computers.

Everything costs money. Earn to get what you want.

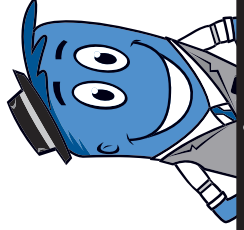**I am good at... / I love to do...**

1.
2.
3.
4.
5.
6.

To earn money, I can...

1.
2.
3.
4.
5.
6.

Now use the space below to draw a picture of yourself as an adult showing you at work. In the smaller boxes draw some pictures of the sort of things you might want to buy or do with the money you earn.

CHA-CHING

Justin's Businesses

	Business 1	Business 2	Business 3	Business 4
What does the business do?				
What materials (if any) does Justin need to get started?				
What problems does Justin face?				
How does he solve the problems?				
Are there any other risks which Justin might face?				

Which business do you think will provide the most profit?

Why?

Billboard of Band's Ideas
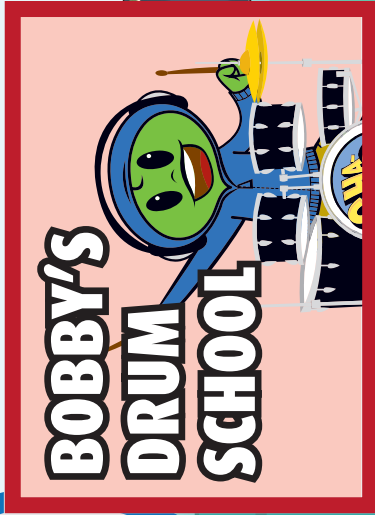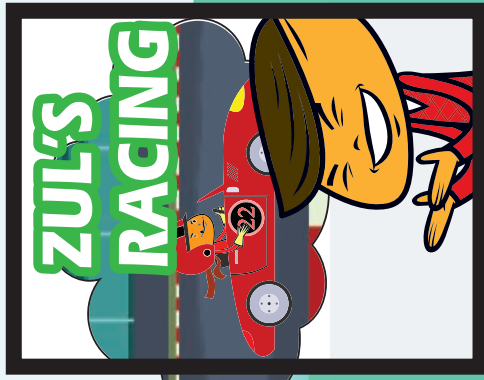
CHA-CHING

ZUL'S RACING

BOBBY'S DRUM SCHOOL

PRUDENCE'S TRAVEL

Pepper's Shopping Mall

Charity's Stables

Arithmetic Problems

Read and answer the following questions showing your working out in the box, as well as your answer

1. Jodi would like a new set of felt tip pens and has seen a great pack at her local newsagents costing £11.00. She gets £3.00 pocket money per week and is not going to spend any of this on anything else while she saves up. How many weeks will she have to save her pocket money for?

2. Mother's Day is coming up and Sylvie wants to get her Mum a nice bunch of flowers. She doesn't know exactly what she is going to get yet but decides to put away half of her pocket money towards this. She gets £6.00 per week. How many weeks will she need to save if the flowers she is going to buy will cost a) £6.00   b) £9.00   and c) £11.00?

3. Stefan has a great bike but needs to get a new bell for it as his old one is broken. He gets £2.50 a week pocket money and his grandma slips him an extra £1.00 at weekends. He is not going to spend any of this until he has got what he wants. He looks in the bicycle shop in the High Street and sees two options. One is a standard bell which will cost him £6.99 but he also sees a battery operated horn which he fancies getting. This will cost him £14.99. How many weeks will it take him to get a) the bell and b) the horn?

4. Gurpreet gets £4.00 a week pocket money. He is keen to join a swimming club which will cost £20 for a year's membership. He will then need to pay 50 pence admission fee every time he goes swimming; he plans to go every Wednesday evening and Saturday morning. How many weeks will Gurpreet need to save up for his yearly membership and his first four week's admission fee if he spends none of his pocket money on anything else?

5. Ernesto's parents cannot afford to give him pocket money but he earns 50p a day for taking his next door neighbour's dog for a walk – he does this every day but Sunday when his family go to visit his aunt. Ernesto desperately wants to get a new T shirt which he has seen on the internet and which costs £8.99. How many weeks will he have to save his dog walking money to get this? If he suddenly sees the same item on sale on another internet site for £3.00 less how many weeks will he then have to save for?

6. Hari has been saving for a skateboard for months – it is going to cost him £85.00. He gets £6.50 a week pocket money and earns another £3.50 for washing his dad's car every weekend but he still likes to spend a bit of this money. So he manages to set aside half and keep half for immediate spending each week. So far he has saved £65.00 towards the total cost. So how many weeks has Hari been saving for? How many weeks does he have left to go? How many extra weeks will he have to save for if the price goes up to £95.00?

7. Lila wants to get herself a new pair of trainers and the ones she has her eye on are quite a bit of money - £57.00! She has some left over birthday money (£30.00) which she can put towards the total cost and gets £5.50 a week pocket money as long as she does her regular chores. How many weeks will Lila need to save for to get the trainers she wants? Apart from borrowing the money is there anything else Lila can do to try and get the trainers more quickly?

Arithmetic Problems

Read and answer the following questions showing your working out in the box, as well as your answer

1. Jodi would like a new set of felt tip pens and has seen a great pack at her local newsagents costing £11.00. She gets £3.00 pocket money per week and is not going to spend any of this on anything else while she saves up. How many weeks will she have to save her pocket money for?

> **(If Jodi saves up her £3.00 per week she will be able to buy the pens in 4 weeks' time and will have £1.00 left over)**

2. Mother's Day is coming up and Sylvie wants to get her Mum a nice bunch of flowers. She doesn't know exactly what she is going to get yet but decides to put away half of her pocket money towards this. She gets £6.00 per week. How many weeks will she need to save if the flowers she is going to buy will cost a) £6.00   b) £9.00   and c) £11.00?

> **(If Sylvie saves half her money that is £3 per week. So a) will take her 2 weeks b) will take her 3 weeks and c) will take her 4 weeks**

3. Stefan has a great bike but needs to get a new bell for it as his old one is broken. He gets £2.50 a week pocket money and his grandma slips him an extra £1.00 at weekends. He is not going to spend any of this until he has got what he wants. He looks in the bicycle shop in the High Street and sees two options. One is a standard bell which will cost him £6.99 but he also sees a battery operated horn which he fancies getting. This will cost him £14.99. How many weeks will it take him to get a) the bell and b) the horn?

> **(Stefan's income is £3.50 per week. This means he can get the bell in 2 weeks but the horn will take 5 weeks)**

4. Gurpreet gets £4.00 a week pocket money. He is keen to join a swimming club which will cost £20 for a year's membership. He will then need to pay 50 pence admission fee every time he goes swimming; he plans to go every Wednesday evening and Saturday morning. How many weeks will Gurpreet need to save up for his yearly membership and his first four week's admission fee if he spends none of his pocket money on anything else?

> **(Gurpreet will need to save for 5 weeks to pay his annual membership. His admission fees will cost £1.00 per week so he will need to save an extra week's pocket money to cover this for 4 weeks. In total he will need to save 6 weeks' pocket money)**

5. Ernesto's parents cannot afford to give him pocket money but he earns 50p a day for taking his next door neighbour's dog for a walk – he does this every day but Sunday when his family go to visit his aunt. Ernesto desperately wants to get a new T shirt which he has seen on the internet and which costs £8.99. How many weeks will he have to save his dog walking money to get this? If he suddenly sees the same item on sale on another internet site for £3.00 less how many weeks will he then have to save for?

(Ernesto will earn £3 a week from dog walking. This means it will take him 3 weeks to get the Tshirt. If he gets the cheaper version (£5.99) he will be able to get it in 2 weeks.

6. Hari has been saving for a skateboard for months – it is going to cost him £85.00. He gets £6.50 a week pocket money and earns another £3.50 for washing his dad's car every weekend but he still likes to spend a bit of this money. So he manages to set aside half and keep half for immediate spending each week. So far he has saved £65.00 towards the total cost. So how many weeks has Hari been saving for? How many weeks does he have left to go? How many extra weeks will he have to save for if the price goes up to £95.00?

(Hari gets £10.00 each week and saves half of this - £5.00. He has, therefore has been saving for 13 weeks and has another 4 weeks to go. If the price rises he will have to save for a further 2 weeks)
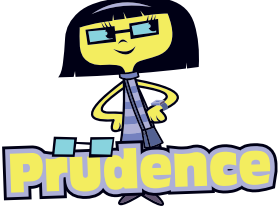
7. Lila wants to get herself a new pair of trainers and the ones she has her eye on are quite a bit of money - £57.00! She has some left over birthday money (£30.00) which she can put towards the total cost and gets £5.50 a week pocket money as long as she does her regular chores. How many weeks will Lila need to save for to get the trainers she wants? Apart from borrowing the money is there anything else Lila can do to try and get the trainers more quickly?

If Lila uses her £30.00 birthday money she will still need to save £27.00. At £5.50 per week it will take 5 weeks to save £27.50, provided she does all her chores for those 5 weeks.
One possible answer for how Lila could get the money more quickly is for her to do more chores, for a higher rate of pocket money.
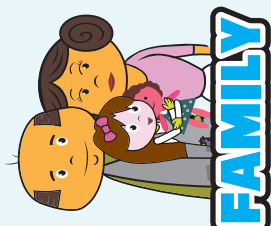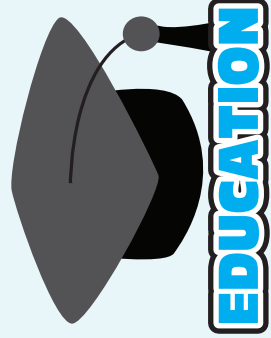
Band Members Long Term Goals
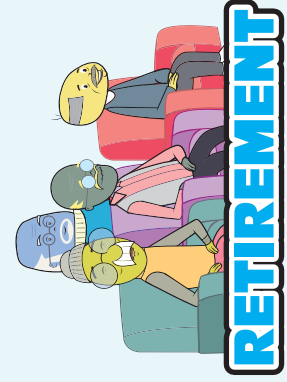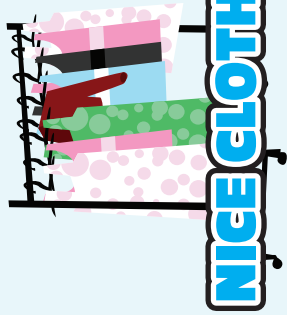
	Their goals/aims
Prudence	
Bobby	
ZU!	
Justin	
Pepper	
Charity	

Diamond Nine Cut-Outs

This activity involves arranging nine choices into priority order, in the shape of a diamond with the most important at the top and the least important at the bottom. The activity is useful in helping students make choices between competing alternatives. It encourages negotiation and the clarification of ideas. Explain the required structure to the students and give each group a set of the following cards (ready cut up) to organise through discussion and agreement.

FAMILY

EDUCATION

RETIREMENT

NICE CLOTHES

HOUSE

CAR

TRAVEL

Interest Activity

YEAR ONE

Q. If you put a £1 coin in a jam jar every week for a year how much will you have saved at the end of the year?

A. At the end of the year I will have saved £52

YEAR TWO

Q. At the start of the second year you take the jam jar of coins to the bank and deposit the coins. You leave the coins there for a further year and do not add anymore. How much will you have at the end of the second year?

A. It depends on the interest rate. Let's say it's 2%. To work out how much you have got, do the following sum: $\frac{2}{100}$ x £52 = £1.04.

So you have still got the original £52 plus an extra £1.04 which comes to £53.04 in total. Now work out what amount you would have if the interest rate was 3%, 4% or 5%.

If	Working out	Interest =	Original Amount	Total
Interest Is 2%	$\frac{2}{100}$ x £52	£1.04	£52	£53.04
Interest Is 3%		£	£52	£
Interest Is 4%		£	£52	£
Interest Is 5%		£	£52	£

YEAR THREE

Remember that interest is paid each year so if you leave the total amount for another full year all of this will earn interest. Now complete the following table to show this.

If	Working out	Interest =	Original Amount	Total
Interest Is 2%	$\frac{2}{\text{£53.04} \atop 100}$ x £52	£1.04	£53.04	£54.10
Interest Is 3%		£	£53.04	£
Interest Is 4%		£	£53.04	£
Interest Is 5%		£	£53.04	£

25

Interest Activity

CHA-CHING

YEAR ONE

Q. If you put a £1 coin in a jam jar every week for a year how much will you have saved at the end of the year?
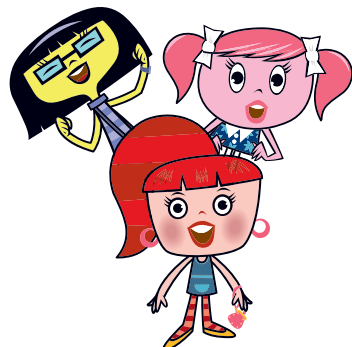
A. At the end of the year I will have saved £52

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If	Working out	Interest =	Original Amount	Total
Interest Is 2%	$\frac{2}{100}$ x £52	£1.04	£52	£53.04
Interest Is 3%	$\frac{3}{100}$ x £52	£1.56	£52	£53.56
Interest Is 4%	$\frac{4}{100}$ x £52	£2.08	£52	£54.08
Interest Is 5%	$\frac{5}{100}$ x £52	£2.60	£52	£54.60

YEAR THREE

Remember that interest is paid each year so if you leave the total amount for another full year all of this will earn interest. Now complete the following table to show this.

If	Working out	Interest =	Original Amount	Total
Interest Is 2%	$\frac{2}{100}$ x £53.04	£1.04	£53.04	£54.10
Interest Is 3%	$\frac{3}{100}$ x £53.04	£1.59	£53.04	£54.63
Interest Is 4%	$\frac{4}{100}$ x £53.04	£2.12	£53.04	£55.16
Interest Is 5%	$\frac{5}{100}$ x £53.04	£2.65	£53.04	£55.69

'Just in case' studies - What else?

1. Mum and Dad want to take twins Chris and Robin to the cinema to see "Cha Ching - The Movie". They set the twins the challenge of working out the cost of the outing while they arrange a baby sitter for little sister, Jessica. Robin goes online while Chris looks in the local newspaper to check starting times and ticket prices at the two local cinemas. Unfortunately the nearest (just half a mile away) is also the most expensive so the twins decide it would be best to go to the mutiplex which is five miles away. They discover here that they can get a family ticket for all four of them which will cost £22 (or £25 to see the 3D version). They think they have found a bargain until Mum and Dad point out that they haven't included all the costs? What do Mum and Dad mean? What have Chris and Robin not thought about? Make a list and see if you can find prices, then put the figures into the budget table below to work out how much the different options would cost.

Going to the cinema – costs:

ITEM	cost
Family ticket	£22.00
Family ticket 3D	£25.00
....	....
....	....
....	....

OPTION 1		OPTION 2		OPTION 3	
Item	Cost	Item	Cost	Item	Cost
TOTAL		TOTAL		TOTAL	

'Just in case' studies - What else?

1. Mum and Dad want to take twins Chris and Robin to the cinema to see "Cha Ching - The Movie". They set the twins the challenge of working out the cost of the outing while they arrange a baby sitter for little sister, Jessica. Robin goes online while Chris looks in the local newspaper to check starting times and ticket prices at the two local cinemas. Unfortunately the nearest (just half a mile away) is also the most expensive so the twins decide it would be best to go to the mutiplex which is five miles away. They discover here that they can get a family ticket for all four of them which will cost £22 (or £25 to see the 3D version). They think they have found a bargain until Mum and Dad point out that they haven't included all the costs? What do Mum and Dad mean? What have Chris and Robin not thought about? Make a list and see if you can find prices, then put the figures into the budget table below to work out how much the different options would cost.

Going to the cinema – costs:

ITEM	cost
Family ticket	£22.00
Family ticket 3D	£25.00
…………………	………
…………………	………
…………………	………

1. **There are a variety of possible responses here but the following might be appropriate:**

Transport –whether driving to the multiplex or going on public transport a cost will be involved. Driving there may also incur a parking charge

Refreshments – drinks, popcorn, ice cream, sweets may all be seen as desirabl

Will there be a meal involved as part of the outing, e.g. going for a pizza

The baby sitter will probably need to be paid

'Just in case' studies - What else?

2. Twins Chris and Robin each get £3.50 pocket money every week. Their grandad is going to buy them a hamster – but only after they have promised to pay for its food and so on out of their pocket money. The twins have worked out that it will cost them £8.00 per month for food and straw for bedding. They are going to put this in a separate money box.

a) How much will each twin have to put in the money box each week to cover the basic costs? Can they afford this?

b) Have they really thought it through? What else are the twins going to need? Can you list some other items which the twins might also have to pay for once they have got their hamster? Then see if you can research the cost of these items.

Item	Cost
TOTAL	

'Just in case' studies - What else?

2. Twins Chris and Robin each get £3.50 pocket money every week. Their grandad is going to buy them a hamster – but only after they have promised to pay for its food and so on out of their pocket money. The twins have worked out that it will cost them £8.00 per month for food and straw for bedding. They are going to put this in a separate money box.

a) How much will each twin have to put in the money box each week to cover the basic costs? Can they afford this?

2 . a) The twins are given £3.50 each or £7.00 between them each week – this comes to £28.00 per month. The cost of food and bedding of £8.00 per month is to be split between them so this comes to £4.00 each per month. This means they will each have to save £1.00 per week out of their pocket money. So they can easily afford this and still have £2.50 for other things.
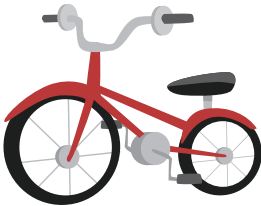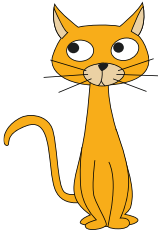
b) Have they really thought it through? What else are the twins going to need? Can you list some other items which the twins might also have to pay for once they have got their hamster? Then see if you can research the cost of these items.

b) The second question is, of course, open ended but the twins might also need to think about a cage, food and water dishes, some toys and possible vet's bills. There is a useful guide to potential costs on www.petwebsite.com/hamsters/cost-keeping-hamster.asp#.Vt8e-fmLT-c

Emergency Savings - What could possibly go wrong?

Imagine you have recently bought each of the following items. For each one think of two or three things which might happen which would mean spending more money on putting things right or getting a replacement

	1)
	2)
	3)
	1)
	2)
	3)
	1)
	2)
	3)
	1)
	2)
	3)
	1)
	2)
	3)

Emergency Savings - What could possibly go wrong?

CHA-CHING

Imagine you have recently bought each of the following items. For each one think of two or three things which might happen which would mean spending more money on putting things right or getting a replacement

	1) Lost
	2) Stolen, Accidentally locked
	3) Dropped and broken
	1) Lost, Stolen
	2) Puncture, Mechanical fault
	3) Accident
	1) Lost, Stolen
	2) Puncture
	3) Accidentally kicked somewhere irretrievable
	1) Illness, Injury/Accident
	2) Special diet required
	3) Lost
	1) Cancellation, Illness of self or family member
	2) Natural disaster (flood, earthquake, etc)
	3) Industrial action, Loss of luggage/tickets/passport

Venn Diagram

NEEDS

WANTS

Venn Diagram Cards

CHA-CHING

Water

Food

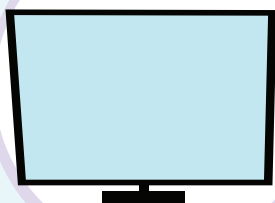**Shelter/House**

Warmth/Heat

Clothes

Designer Clothes

Television

Laptop
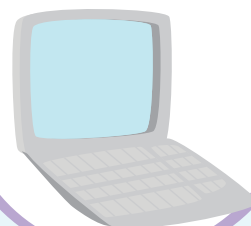
Venn Diagram Cards

Mobile Phone

Furniture
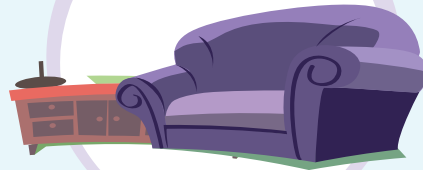
A Garden
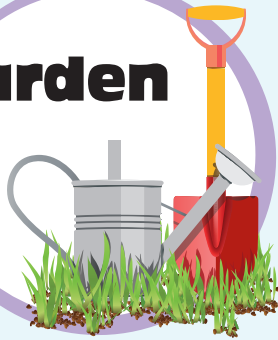
A Bathroom

Tickets (Cinema/ sporting event)

A Pen

Books

Jewellery

CHA-CHING
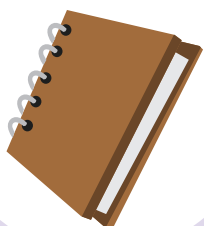
Money

Musical Instrument

Art Equipment
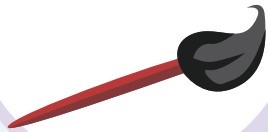
Trainers

Medicines /First Aid Kit

School /Education

Bicycle

Car

Venn Diagram Cards
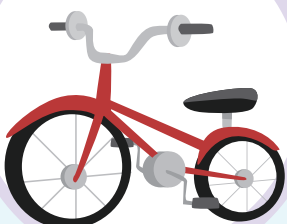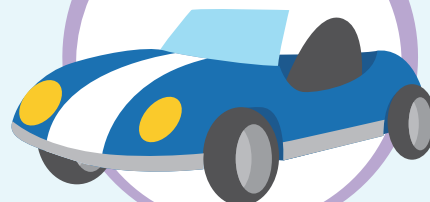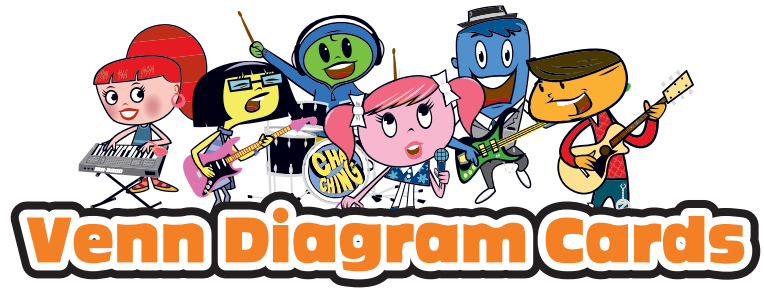
Toiletries

X Box or similar

Pet

Family
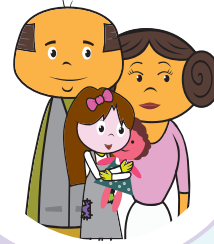
Friends

Holiday

Needs and Wants Budget Planner

CHA-CHING

List out all the things I would like to have

Separate the above to "needs" and "wants"

My needs	Cost £
1.	
2.	
3.	
4.	
5.	
6.	
Total	

My wants	Cost £
1.	
2.	
3.	
4.	
5.	
6.	
Total	

Advertising - tricks of the trade

TACTIC	EXAMPLE	REASON IT WORKS
Orders	Buy one today	People generally follow orders
Speaking directly	You shouldn't be without one	Speaking directly to us makes it more personal
Impressive numbers & facts	7 million sold worldwide	Facts don't lie and sound impressive
Celebrity endorsement	As used by Justin Bieber	Makes us think we can be like the celebrity
Adjectives	Glorious, luscious and indulgent hair care	Makes something sound more desirable
Questions	Wouldn't you like to own one?	Designed to make us think "Yes, I would…"
Alliteration	Terrific, tasty teatime treat	A catchphrase or slogan makes it stick in our memory

Pepper's Till Receipt

CHA-CHING

PURPLE SHOES	£10.00
RAZZIE D SHOES	£15.00
BROWN SUIT	£10.00
YELLOW SHIRT	£10.00
PARROT	£20.00
FLOWERS	£10.00
SCUBA GEAR	£25.00
SUB TOTAL	**£100.00**

You're about to spend loads of money

My Team members are:

1. Whom do we want to help?

2. Where are they?

3. Why do they need help?

4. What do they need?

5. How can we help?

Donation Scenarios

Please draw the people in need in the box below.

Cha-Ching board game

Donate Card

Earn Card

Save Card

Spend Card

START

Save · Spend · Donate · Earn · Save · Donate · Spend · Save · Earn · Donate · Save · Spend · Donate · Earn · Save · Spend · Save · Earn · Donate · Save · Spend · Earn · Donate · Spend · Save · Donate · Spend · Earn · Save · Spend · Donate · Earn · Save · Donate · Spend · Earn · Donate · Save · Spend · Earn

CHA-CHING

42

Earn

Jump up and down
(3 times maximum)

1

Earn

Turn around
(3 turns maximum)

2

Earn

Stand up and
squat down
(3 times maximum)

3

Earn

Touch head,
shoulders,
knees, toes
(3 times maximum)

4

Earn

Draw an animal on
a piece of paper
(3 different animals maximum)

5

Earn

Draw a Flower on
a piece of paper
(5 different Flowers maximum)

6

Earn

Make a heart shape
with your hands
(3 different hearts maximum)

7

Earn

Sing 1 line of your
school song /
national anthem
(5 lines maximum)

8

Earn

Give a compliment
to other players
(3 different
compliments maximum)

9

Earn

Help to move the chess
piece of the next
3 players after
they have rolled
the dice

10

Earn

Shuffle the Save,
Spend and
Donate cards

11

Earn

Clap and cheer for
other team members
until it is your
turn again

12

Earn 30 each time (90 maximum)	**Earn 30 each time** (90 maximum)	**Earn 25 each heart** (75 maximum)	**Earn 80 upon completion**
Earn 30 each turn (90 maximum)	**Earn 30 each animal** (90 maximum)	**Earn 15 each line** (75 maximum)	**Earn 70 upon completion**
Earn 30 each time (90 maximum)	**Earn 20 each Flower** (100 maximum)	**Earn 25 each compliment** (75 maximum)	**Earn 90 upon completion**

Save

a. Find a discount online for a new basketball. Save 50 in the bank and obtain 5 interest when you reach "Cha-Ching"

OR

b. Bring your own refreshment instead of buying it from the tuck shop during recess. Save 5 in your money box

1

Save

a. Realize you don't need to buy a new bag because there is an unused one in your cupboard. Save 50 in the bank and obtain 5 interest when you reach "Cha-Ching"

OR

b. You choose to focus on your saving goal even though there is a promotion of your favorite shop from TV ads. Save 5 in your money box.

2

Save

a. Repair your old toys so you do not have to buy new ones. Save 100 in the bank and obtain 10 interest when you reach "Cha-Ching"

OR

b. Make a gift for your friend instead of buying one from the toy shop. Save 10 in your money box.

3

Save

a. You want to buy a concert ticket and decide to save 100 in the bank for the concert ticket. Obtain 10 interest when you reach "Cha-Ching"

OR

b. Wake up earlier to have breakfast at home rather than eating out. Save 10 in the money box.

4

Save

a. Buy a basic meal for lunch. Save 5 in your money box.

OR

b. Buy a combo sandwich and a fruit for lunch. Save 10 in your money box.

5

Save

a. Buy a functional pair of pants with no brand. Save 25 in your money box.

OR

b. Buy your most favorite pair of pants during sale. Save 10 in your money box.

6

Save

a. Take a bus to school instead of taxi. Save 20 in your money box.

OR

b. Get up early and walk to school. Save 30 in your money box.

7

Save

a. Make a gift for your friend out of recycled materials. Save 30 in your money box.

OR

b. Buy a gift for your friend with no gift wrap. Save 5 on gift wrap. Put 5 in your money box.

8

Save

a. You decide to save for buying a gift for your parents' wedding anniversary next year. Save 50 in the bank and obtain 5 interest when you reach "Cha-Ching".

OR

b. You decide to save for buying a gift for your friend whose birthday is next week. Save 10 in your money box.

9

Save

a. You decide to save for attending a cooking course next year. Save 50 in the bank and obtain 5 interest when you reach "Cha-Ching"

OR

b. You decide to save for a nice dinner with parents at a restaurant next month. Save 10 in your money box.

10

Save

a. You decide to save for buying a new flute next summer. Save 100 in the bank and obtain 10 interest when you reach "Cha-Ching"

OR

b. You decide to save for the CD single of your favourite singer to be released next month. Save 5 in your money box.

11

Save

a. Receive 100 from grandparents and save it for studying in university. Obtain 100 now. Save in the bank and obtain 10 interest when you reach "Cha-Ching".

OR

b. Receive 50 from grandparents and save it to treat grandparents for a movie next month. Obtain 50 now and save in your money box.

12

Card 1
a. Go 1 step Further
OR
b. Go 1 step Further

Card 2
a. Go 2 steps Further
OR
b. Go 2 steps Further

Card 3
a. Go 2 steps Further
OR
b. Go 3 steps Further

Card 4
a. Go 2 steps Further
OR
b. Go 2 steps Further

Card 5
a. Go 1 step Further
OR
b. Go 1 step Further

Card 6
a. Go 1 step Further
OR
b. Go 2 steps Further

Card 7
a. Go 3 steps Further
OR
b. Go 2 steps Further

Card 8
a. Go 1 step Further
OR
b. Go 1 step Further

Card 9
a. Go 2 steps Further
OR
b. Go 2 steps Further

Card 10
a. Go 2 steps Further
OR
b. Go 1 step Further

Card 11
a. Go 1 step Further
OR
b. Go 1 step Further

Card 12
a. Go 3 steps Further
OR
b. Go 3 steps Further

Spend

1

a. Spend 40 on some very nice and cute stationery.

OR

b. Spend 15 on the school textbook needed for next week.

Spend

2

a. Spend 10 on a sandwich from a neighborhood Fast Food store.

OR

b. Spend 40 on lunch at a restaurant.

Spend

3

a. Your favorite singer used the Super Shower Gel on the TV advertisement. Spend 70 to buy a bottle.

OR

b. Spend 10 on a bar of soap.

Spend

4

a. Your schoolbag has broken. Spend 20 to repair the schoolbag.

OR

b. You want a different bag for going out on weekends. Spend 70 on a new backpack.

Spend

5

a. Your T-shirt has torn away. Spend 30 on a discounted T-shirt.

OR

b. Your favorite T-shirt is getting old. Spend 80 on a new branded T-shirt.

Spend

6

a. Your umbrella has broken. Shop around and compare prices. You finally buy a basic one at 20.

OR

b. Your umbrella has broken. Spend 100 on a new designer umbrella.

Spend

7

a. You need a new pair of glasses. Keep the existing frame. Spend 30 on the replacement lenses.

OR

b. You need a new pair of glasses. Spend 70 on a pair of nice designer glasses.

Spend

8

a. You are in a hurry. Run to the train station and spend 5 on taking train.

OR

b. You are in a hurry. There is a taxi waiting right outside your home. Spend 35 on taking taxi.

Spend

9

a. Spend 40 on movie ticket.

OR

b. Wait for the movie to be released on DVD and spend 15 on renting.

Spend

10

a. Spend 40 on a new book that you can read right away.

OR

b. You prefer to wait for your friend who wants to sell you the book after she finishes. Spend 15 for the second-hand book.

Spend

11

a. Your sport shoes have holes in them. Spend 50 on the first pair of sport shoes you see and like in the shop.

OR

b. Your sport shoes have holes in them. Try different pairs before deciding to buy. You finally spent 20 on a pair that fit you most.

Spend

12

a. Buy a 5 dance lessons package for 50. After two lessons, you drop out of the class.

OR

b. Spend 15 for 1 trial dance lesson first instead of buying a package.

Card 1 (top-left):
a. Remain as you are
OR
b. Go 1 step further

Card 2 (top, second column):
a. Go 2 steps further
OR
b. Remain as you are

Card 3 (top, third column):
a. Go 2 steps further
OR
b. Go 1 step further

Card 4 (top, fourth column):
a. Go 1 step further
OR
b. Go 2 steps further

Card 5 (middle-left):
a. Go 1 step further
OR
b. Remain as you are

Card 6 (middle, second column):
a. Go 2 steps further
OR
b. Remain as you are

Card 7 (middle, third column):
a. Go 2 steps further
OR
b. Go 1 step further

Card 8 (middle, fourth column):
a. Remain as you are
OR
b. Go 1 further

Card 9 (bottom-left):
a. Remain as you are
OR
b. Go 2 steps further

Card 10 (bottom, second column):
a. Go 2 steps further
OR
b. Remain as you are

Card 11 (bottom, third column):
a. Go 1 step further
OR
b. Go 2 steps further

Card 12 (bottom, fourth column):
a. Remain as you are
OR
b. Go 1 step further

Donate — 3
a. Donate 5 to the beggar on the street.
OR
b. Donate food to the beggar on the street.

Donate — 6
a. Gather your friends to help rebuild a neighbor district which was hit by a huge typhoon.
OR
b. Donate 15 to a neighbor district which was hit by a huge typhoon.

Donate — 9
a. You have studied hard and you want to relax by playing with your friends.
OR
b. Donate your play time to help a recycling NGO to collect materials.

Donate — 12
a. You want to keep some money to buy bread in case you get hungry later.
OR
b. There is a charity box in a shop raising money to help starving children. Donate 10.

Donate — 2
a. Donate unused toys and stationery to the orphanage.
OR
b. Donate your playtime during the weekend serving at the orphanage.

Donate — 5
a. Give 5 to the friend who lost the wallet (give the next player to your right 5) without asking for return.
OR
b. Give up your playtime to help the friend who lost the wallet to look for the wallet.

Donate — 8
a. To respond to the "clothes recycling invitation" launched by the community, you gather your unused clothes and donate to those in need.
OR
b. You really like all your clothes. You will wait for the next clothes donation opportunity.

Donate — 11
a. There is a team of volunteers selling flags outside the train station to raise money for animal shelter. Donate 5.
OR
b. You keep the change as you might need them later.

Donate — 1
a. Your friend has no fan at home and you have an extra one. You decide to give the extra fan to your friend.
OR
b. You learned about your friend's need and give 10 to your friend.

Donate — 4
a. Donate your time to help the elderly who lives alone to clean the house.
OR
b. Donate some homemade cookies to the elderly who lives alone.

Donate — 7
a. Donate a sleeping bag to your friend whose house was burned down by fire.
OR
b. You keep the sleeping bag as you are going camping next week.

Donate — 10
a. You had bad dreams last night and did not sleep well. Want to stay home to catch up on sleep.
OR
b. You donate your time to help clean up the neighborhood.

Row 1 (top):

Card 1:
a. Go 2 steps Further
OR
b. Go 2 steps Further

Card 2:
a. Go 3 steps Further
OR
b. Go 3 steps Further

Card 3:
a. Go 1 step Further
OR
b. Remain as you are

Card 4:
a. Remain as you are
OR
b. Go 3 steps Further

Row 2 (middle):

Card 5:
a. Go 2 steps Further
OR
b. Go 2 steps Further

Card 6:
a. Go 1 step Further
OR
b. Go 1 step Further

Card 7:
a. Go 2 steps Further
OR
b. Remain as you are

Card 8:
a. Go 1 step Further
OR
b. Remain as you are

Row 3 (bottom):

Card 9:
a. Go 1 step Further
OR
b. Go 1 step Further

Card 10:
a. Go 3 steps Further
OR
b. Go 3 steps Further

Card 11:
a. Remain as you are
OR
b. Go 1 step Further

Card 12:
a. Remain as you are
OR
b. Go 2 steps Further

Cha-Ching World Tour

Look at the pictures from Cha Ching's tour album and fill in the blanks in the chart below. You will need to write down the names of the cities they visited, the amount of money they earned in each place (income) and the amount of money they spent in each place (expenses). The balance is what is left over. Remember Cha Ching started with £1,000 balance which they had taken from their savings in the bank.

		Income	Expenses	Balance
				£1,000
Venue 1	Kuala Lumpur	£500		
Venue 2			£1,000	
Venue 3				
Venue 4				

Chris & Robin Case Study and Budget

Twins Chris and Robin are having a big birthday treat at the weekend but are going to have to work for it. Mum and Dad are going to take them to Elton Towers theme park for the day but want them to work out when it is best to go and how everything is going to be paid for. They give the twins a budget of £225 and show them where to look on the internet for the various costs they will need to think about. Here are the various options they can choose from.

When to go

Saturday is the twins' actual birthday but they usually go to swimming club that day and might not want to miss it. Mum usually works on Saturday mornings so would have to get time off. Elton Towers opening times on Saturday are 10.30 am until 8.00 pm.

Sunday is generally a day when the family don't do much although grandma and grandpa usually come over and as it's the twins' birthday they are bound to bring something special with them. Elton Towers opening times on Sunday are 11.30 am until 6.00 pm.

Ticket prices

On Saturday: A family ticket for the four of them will cost £120 if they buy it on the day but they can save £40 by buying in advance on the internet ticket site.

On Sunday: A family ticket for the four of them will cost £100 if they buy it on the day but they can save £30 by buying in advance on the internet ticket site.

There is an optional Fast Track pass (which gets you to the front of the queue for busy rides) which would cost an extra £3 per person.

Transport

If they go by train it will cost £25 return for each adult and £10 return for each child on either day.

If they go by coach they can get a combined family ticket for £50 on either day.

If they go by car it will cost about £45 in petrol money. They will also have to pay a car parking fee which is £12.50 all day Saturday or £7.50 on Sunday.

Food and drink

They can get food in the theme park and would need to set aside about £20 for lunch and £30 for dinner. Drinks and other snacks will come to about £10.

They can take a picnic with them for lunch which will cut the cost by half and just buy dinner at the same cost. Drinks and other snacks will still come to about £10.

Extras

There are bound to be souvenirs and other things that they will want to take back with them plus they may want to play on the arcade machines. It will probably be best to allow about £10 per person for this.

Chris & Robin Case Study and Budget
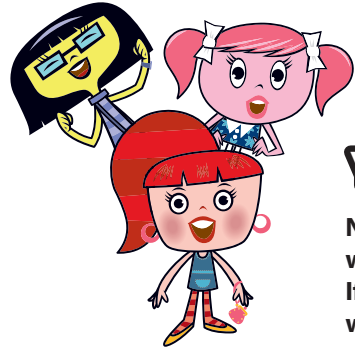
Your decisions

Now you are going to help Chris and Robin make their decisions. First use the following table to work out the cost of going on a Saturday or on a Sunday. Remember that the budget is £225. If you go over the budget then you must think again and replan so best to fill this table in with a pencil.

		Saturday	Sunday
Entry price (Choose one)	Tickets	£	£
	Tickets with Fast Track	£	£
Transport (Choose one)	Train	£	£
	Coach	£	£
	Car	£	£
Food and drink (Choose one)	All food purchased at the theme park	£	£
	Picnic lunch and rest purchased at theme park	£	£
Extras	£10 per person	£	£
TOTAL			

So, what are you going to advise the twins to do? When would it be best to go? What sort of tickets should they buy? How would it be best to get there? What should they do about food and drink? Is having extras worth it? What is the final cost going to be? Write your thoughts in the box below.

Credit Card Statement

CHA-CHING
BANK OF CHA-CHING

CREDIT CARD STATEMENT

ITEM	AMOUNT
Party Store	£20.00
DJ Flashy Pary Hire	£60.00
Happy Birthday Banner	£10.00
Party Songs	£10.00
Jay's Pizza	£20.00
Laser Lights	£20.00
Bus Ticket	£1.00
Phone Bill	£9.00
TOTAL:	**£150.00**
Minimum Payment Due	£15.00

Jargon Buster
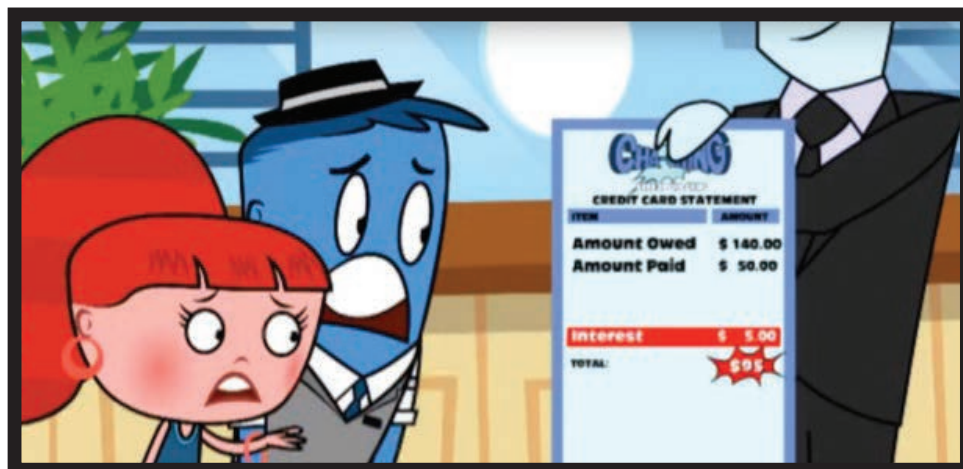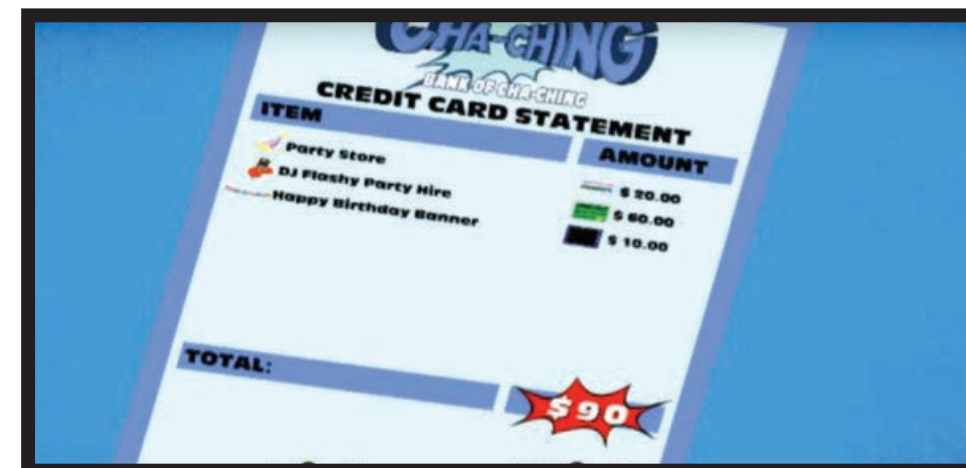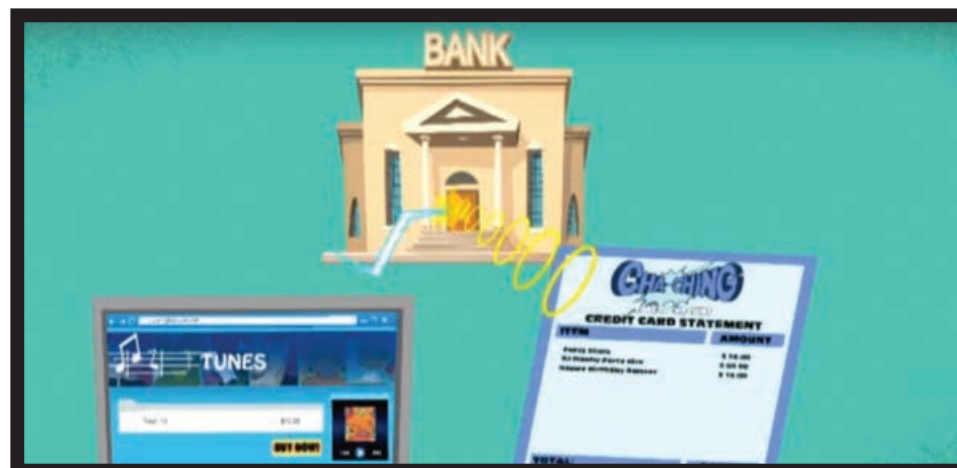
Scrambled	Answer	Definition
VETSIN		Like saving but there is the possibility of gaining more rewards. There are greater risks too.
IDRYFIVES		It is a good idea to spread your investments over a range of companies.
SHERACER		Checking out how a company is doing and what its share prices are.
KARTME		Where shares are bought and sold.
RASHES		An investment which means you own part of a company along with other investors.
FIERCEATTIC		Something which proves you own shares in a company.
USESBINS		A company which is formed to make money.
MORNGELT (Two words)		A great amount of time.
PONYCAM		A business which sells off shares to investors.
IRKS		The chance or uncertainty that something may not work out as you would wish it to.

EXTRA NEWS

Dear Prudence...

Dear Prudence

I want to keep fit but all the activities in my area seem to cost a lot of money. Can you think of anything that I can do that would be free and keep me fit?
Jim Bunny

Dear Jim

....
....
....
....
....

Dear Prudence

I love reading but lately the price of books and magazines just keeps going up and up and I just can't afford them anymore. What can I do?
Arnie Reader

Dear Arnie

....
....
....
....
....
....

Dear Prudence

I can't stop buying little accessories like earrings, bracelets and necklaces to go with all my outfits. It's costing me all my pocket money. Help!!
Julie Bangles

Dear Julie

....
....
....
....
....
....
....

Dear Prudence

I have a very sweet tooth and all my pocket money seems to go on buying things that I can snack on. I'm worried about my teeth but I'm also fed up with having no money at the end of the week. What can you suggest?
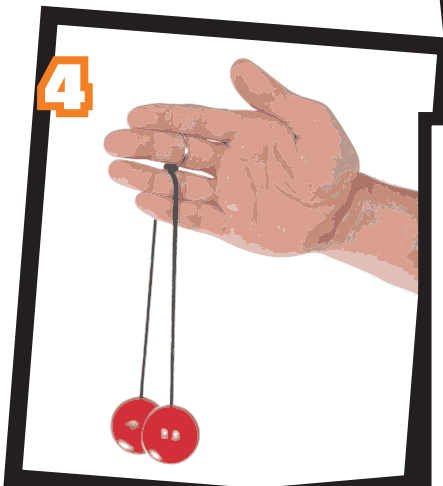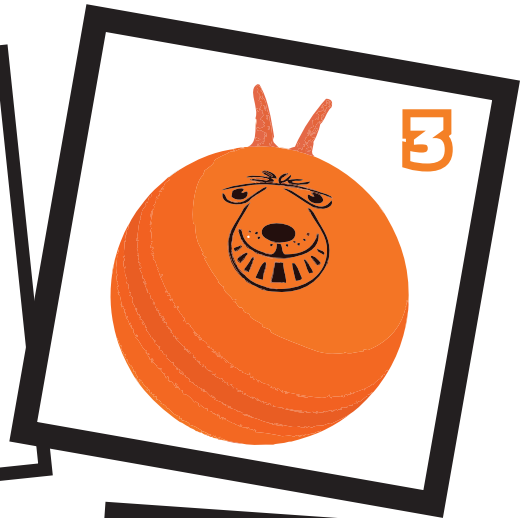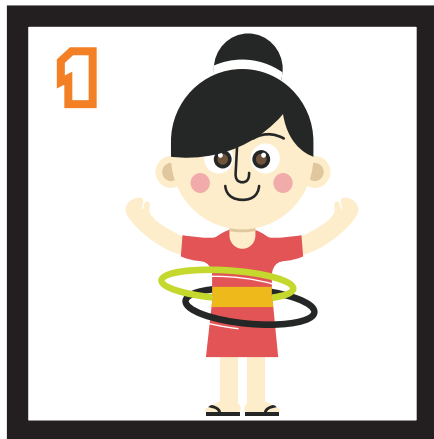**Candy Bar**

Dear Candy
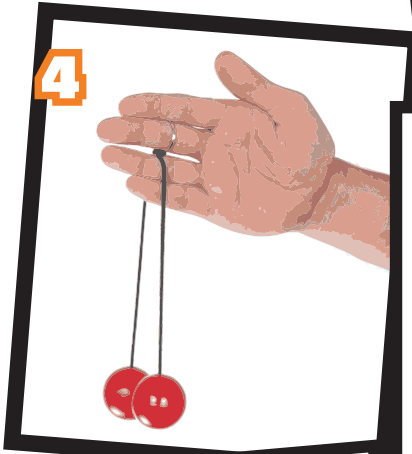
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Crazes
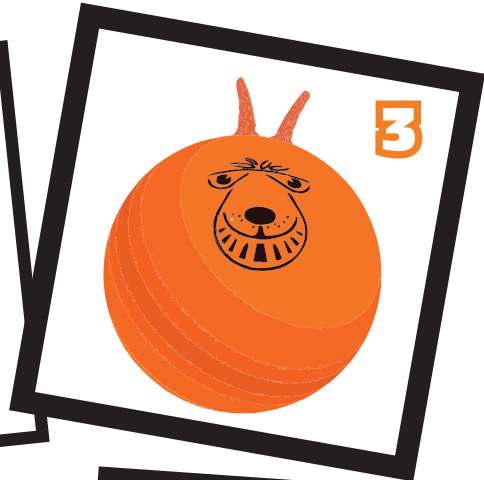
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Crazes

1. Hula hoop
2. Pogo stick
3. Space hopper
4. Clackers
5. Rubik's cube
6. Pokemon cards
7. Tamagotchi
8. Top Trumps
9. Yo yo
10. Loom bands

How free Stikeez toys from Lidl have become the latest playground craze

Welcome to the latest craze sweeping playgrounds - sticky plastic toys that are being given away free in Lidl. They were brought to UK stores after being successfully introduced into shops across other parts of Europe.

Shoppers are being given the Stikeez when they spend £10 or more at the supermarket or you can buy them for 29p, but they are now fetching as much as £3 each online.

The bid to collect all 24 of the one-inch characters is pushing the price up and some stores are running out.

If you simply bought each Stikeez character how much would it cost?

Answer =

If you paid the maximum price online how much would that come to?

Answer =

How much would your minimum total shopping bill be if you collected them all for "free"?

Answer =

If stores run out what do you think will happen to the price?

Answer=

How much do you think they are actually worth?

Answer =

CHA-CHING

How free Stikeez toys from Lidl have become the latest playground craze

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The bid to collect all 24 of the one-inch characters is pushing the price up and some stores are running out.

If you simply bought each Stikeez character how much would it cost?

Answer = **Ans: £6.96 (24 x £0.29)**

If you paid the maximum price online how much would that come to?

Answer = **Ans: £72 (24 x £3.00)**

How much would your minimum total shopping bill be if you collected them all for "free"?

Answer = **Ans: £240 (24 x £10.00 – which is the minimum spend)**

If stores run out what do you think will happen to the price?

Answer= **Ans: The price will probably rise as people become willing to pay more to complete the set**
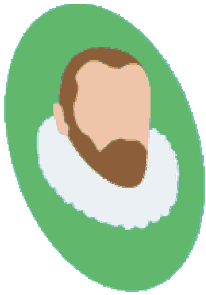
How much do you think they are actually worth?

Answer = **Ans: (Individual responses will vary)**

Tulip Mania

Everyone knows that the Dutch love tulips but there was a time when love turned to craziness.

One of the first people to grow tulips in Holland in the early part of the 17th century was a botanist called Carolus Clusius. He also came up with many new varieties and colours and the Dutch people became obsessed by having and growing the latest type.

In the years 1634 to 1637 this led to something known as "Tulip mania". When people desperately want something they are prepared to pay more for it and so the price will shoot up. This is what happened with the tulips. They became the most expensive flower in the world, so expensive that they were treated as a form of money.

Some single bulbs sold for ten times more than the yearly wages of a skilled worker and a valuable tulip bulb could change hands up to a dozen times in a day. One single very rare tulip was traded for 12 sheep, 8 pigs, 4 cows, 2 barrels of wine, 4 barrels of beer, 1,000 pounds of cheese, 2 tons of butter, huge amounts of wheat and rye, a silver cup, a set of new clothes and a bed!
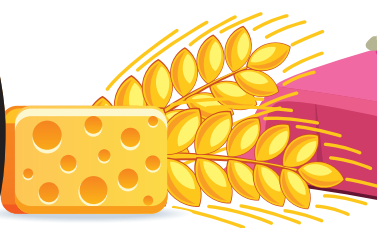
Eventually the Dutch people came to their senses and stopped buying but by then an awful lot of people had lost an awful lot of money. See what can happen when a craze gets out of hand!