KCCU
KIMBERLY CLARK
CREDIT UNION

GRADES 3–5



Smart Cents

Saving, Goals & Smart Choices

A KIMBERLY CLARK CREDIT UNION WORKBOOK

MY NAME _____

Welcome to Smart Cents

You already know what money is. This book is about what to do with it. You will set a real savings goal, find ways to earn, learn to spot a good deal from a sales trick, and see how money grows when you keep it somewhere safe.

WHAT IS INSIDE

Six lessons

1. Set a Savings Goal — p. 3
2. Ways to Earn — p. 5
3. Smart Shopper — p. 7
4. Where Your Money Lives — p. 9
5. Watch It Grow — p. 11
6. Money and Your Community — p. 13

For teachers: Each lesson is two pages, roughly one class period. The worksheets use blanks rather than fixed answers wherever possible, so students can bring their own numbers and compare results as a group.

Set a Savings Goal

A **savings goal** is something you want to buy or do that takes time to save for. When you know your goal and save a little each week, you can watch your money grow until you reach it!

MY PLAN

Pick your goal

I am saving for: _____

It costs about: $ _____

I can save $ _____ each week.

TRACK IT

My savings tracker

Each week, write how much you saved. Then add it to the week before to find your running total. **Example:** save $3 in week 1 (total $3), then $2 in week 2. $3 + $2 = $5 total.

WEEK	AMOUNT SAVED	RUNNING TOTAL
1		
2		
3		
4		
5		

Grown-up tip: Help your child pick a real goal they care about, like a game, a gift for someone, or a special outing. Seeing the running total climb each week makes saving feel exciting instead of like a chore.

Doing the Math

A goal without a date is just a wish. Divide the cost by what you save each week and you will know exactly when you get there.

DO THE MATH

How many weeks to reach my goal?

The formula: goal cost ÷ money saved each week = number of weeks.

Example: a $24 game, saving $4 a week: $24 ÷ $4 = 6 weeks.

Now yours: goal cost $ _____ ÷ $ _____ saved each week = _____ weeks.

If it does not come out even, round up to the next whole week.

SPEED IT UP

What changes if you save more?

Try a goal that costs $60. Use the same formula. The first row is done for you.

IF I SAVE EACH WEEK	WEEKS TO REACH $60
$2	$60 ÷ $2 = 30 weeks
$3	
$5	
$10	
$15	

What happens to the number of weeks when the weekly amount goes up?

THINK ABOUT IT

Name one thing you could skip buying this month to reach your goal faster.

Ways to Earn

Money can come to you as a **gift**, like on your birthday, or you can **earn** it by doing helpful work. When you earn money, you helped make it happen. That feels great, and it adds to your savings goal!

BRAINSTORM

Jobs and chores I could do to earn money

Write an idea on each line, then guess what it might pay.

1. _____ $ _____
2. _____ $ _____
3. _____ $ _____
4. _____ $ _____
5. _____ $ _____
6. _____ $ _____

Ideas to get you started: walk a neighbor's dog, rake leaves, wash the car, help sort recycling, water plants.

THINK ABOUT IT

Which idea would you like to try first, and why?

_____

_____

_____

Doing the Job Well

Earning money is a skill you can grow. Doing a job well and on time is how people build a good reputation, and that often leads to more work later.

CHECKLIST

What makes someone worth hiring again?

Check each one you already do. Circle one you want to work on.

- ☐ Showing up when you said you would
- ☐ Finishing the whole job, not just the easy part
- ☐ Asking questions when you are not sure
- ☐ Being polite and careful with other people's things
- ☐ Agreeing on the price before you start

SET YOUR PRICE

What is your time worth?

Pick one job from your list on page 5.

The job: _____

How long it takes: _____ minutes

What I would charge: $ _____

If I did it 4 times a month I would earn $ _____ (Example: $5 × 4 = $20)

WRITE IT OUT

Write a short offer you could give a neighbor. Say what you will do and what it costs.

_____

_____

Smart Shopper

Remember: a **need** is something you must have, and a **want** is something nice to have. A smart shopper checks the price and size before buying. Sometimes the same thing costs less at a different store or in a different package!

COMPARE IT

Which is the better deal?

Two stores sell the same kind of markers in different boxes.

Store A
Box of 10 markers for **$5.00**

Store B
Box of 20 markers for **$8.00**

Step 1: copy each store's price and number of markers into the table. **Step 2:** find the price for one marker: price ÷ how many. **Step 3:** circle the store with the lower price for one.

	STORE A	STORE B
Price of the box	$	$
How many markers		
Price for one marker	$	$
Better deal? (circle one)	A	B

UNIT PRICE

Practice finding the price for one

Price for one = price ÷ how many. The first row is done for you.

PACKAGE	PRICE	PRICE FOR ONE
2 apples	$1.00	$1.00 ÷ 2 = $0.50
4 juice boxes	$2.00	$
10 pencils	$2.50	$
6 granola bars	$3.00	$

Spotting the Trick

Ads are built to make you want something right now. Knowing the trick takes away its power.

SPOT THE TRICK

Advertising tricks to watch for

Ads try to make us want things. Draw a line from each ad phrase to what it really means. The meanings are mixed up.

THE AD SAYS	WHAT IT REALLY MEANS
“Everyone has one!”	It might not really be cheaper.
“Biggest sale ever!”	You do not need it just because friends do.
“Only 3 left, buy now!”	Rushing you so you will not stop to think.

THE THREE QUESTIONS

Try them on something you want right now

The thing I want: _____

1. Do I need it, or do I want it? _____
2. Is this a fair price? _____
3. Could I wait and save for something better? _____

Smart move: Try the one-day rule. When you want something that is not a need, wait a day before buying. If you still want it tomorrow, it is probably worth your money.

Where Your Money Lives

Money kept in a jar is easy to lose and it never grows. Money kept at a credit union is safe, it is insured, and it earns a little extra. There are two main kinds of accounts.

TWO ACCOUNTS

Savings and checking do different jobs

Savings account

For money you are keeping for later. It earns interest. You do not touch it often.

Checking account

For money you spend soon. It comes with a debit card. Money moves in and out often.

KNOW THESE WORDS

Deposit	To put money into your account
Withdraw	To take money out of your account
Balance	How much money is in your account right now
Interest	Extra money the credit union pays you for saving
Insured	Protected, so you get your money back even if the credit union closes

USE THE WORDS

Write the word that fits each story

1. Maya brings her $10 birthday money to the credit union and puts it in her account. She makes a _____.
2. Leo takes $5 out of his account to buy a book. He will _____ $5.
3. Theo checks the app and sees $42 in his account. $42 is his _____.
4. Nia's savings grew from $100 to $104 without her adding any money. The extra $4 is _____.
5. If June's credit union ever closed for good, she would still get her money back because it is _____.

Keeping a Register

A **register** is a running list of every time money goes in or out. Keeping one means you always know your balance, and you never spend money you do not have.

WORKSHEET

Fill in the balance column

This is your checking account. Start with $50.00. Add every deposit, subtract every withdrawal.

DATE	WHAT HAPPENED	OUT	IN	BALANCE
3/1	Starting balance	—	—	$50.00
3/4	Birthday money		$20.00	
3/8	Bought a book	$8.50		
3/12	Earned from chores		$6.00	
3/15	Movie ticket	$11.00		
3/20	Moved to my savings account	$25.00		

THINK ABOUT IT

Answer using your register above

1. What is the final balance? $ _____
2. How much money came in during March? (Do not count the starting balance.) $ _____
3. How much went out? $ _____
4. Balance just before the 3/15 movie: $ _____. If the ticket had cost $70, how short would you be? $ _____
5. What could happen if you tried to buy something that costs more than your balance?

_____

Watch It Grow

Interest is money the credit union pays you just for keeping your savings there. You did nothing extra. Your money earned it by sitting still. That is why a savings account beats a jar every time.

DO THE MATH

Simple interest at 4% a year

To find 4% of an amount, multiply by 4 and then divide by 100. Example: 4% of $100 is $100 × 4 = 400, then 400 ÷ 100 = $4.

YOU SAVE	INTEREST IN ONE YEAR (4%)	TOTAL AFTER ONE YEAR
$50	$	$
$100	$4.00	$104.00
$200	$	$
$500	$	$

COMPARE

The jar versus the credit union

You put $100 away and leave it alone for one year.

WHERE IT SITS	AFTER 1 YEAR
In a jar at home	$
In a savings account at 4%	$
Difference	$

Year After Year

Here is the surprising part. In year two, you earn interest on your savings *and* on the interest you already earned. That is called **compounding**, and it is why starting early matters so much.

WORKSHEET

Fill in five years of growth

Grandma puts $1,000 in savings for you at **4% interest**. That means every year, the credit union adds 4 dollars for every 100 dollars you have. Do these three steps every year:

1. **Interest = starting amount × 4 ÷ 100.** The 4 is the 4% interest rate, and it stays the same every year. Round to the nearest dollar.
2. **New total = starting amount + interest.**
3. Copy the new total into the next year's starting amount.

YEAR	STARTING AMOUNT	4% INTEREST = START × 4 ÷ 100	NEW TOTAL = START + INTEREST
1	$1,000	$1,000 × 4 ÷ 100 = $40	$1,000 + $40 = $1,040
2	$1,040	$	$
3	$	$	$
4	$	$	$
5	$	$	$

THINK ABOUT IT

Answer in a sentence

1. Was the interest you earned in year 5 bigger or smaller than in year 1? Why?

2. Your friend gets the same $1,000 but starts 3 years after you. When you reach year 5, your friend has finished only 2 years, so they have the same as your year 2 new total. How much more do you have? Year 5 new total − year 2 new total = $ _____

The big idea: Time is the ingredient you cannot buy later. Someone who starts saving at 10 has a head start that is very hard to catch up to, even for someone who saves more each month.

Money and Your Community

A credit union is different from a bank. A bank is owned by investors who want to make a profit. A credit union is **owned by its members**, which means the people who keep money there own it together. There are no outside owners.

COMPARE

Bank or credit union?

Read each pair out loud. Then circle the three that describe KCCU.

- ○ **Bank:** owned by outside investors
- ○ **Credit union:** owned by its members
- ○ **Bank:** you are a customer
- ○ **Credit union:** you are a member with a vote
- ○ **Bank:** profits go to its investors
- ○ **Credit union:** money goes back to members

Because a credit union works for its members instead of investors, it can often pay a little **more** interest on savings and charge a little **less** on loans.

> **Owned by members:** Kimberly Clark Credit Union is owned by the people it serves. Founded in 1947, it now serves KCCU members nationwide. The money members save helps other members buy cars, fix homes, and get started.

My Share Jar in Action

Some people keep a **share jar**: money set aside to help others. Giving is a money skill too. Planning a gift takes the same steps as planning a purchase: pick a goal, find the cost, make a plan.

PICK A CAUSE

Who would you like to help?

A group or cause I care about: _____

Why it matters to me:

_____

_____

PLAN IT

A class fundraiser

Your class sells cookies for $4 each and hopes to bring in $200.

1. How many do you need to sell? _____
2. If 25 students each sell the same number of cookies, how many does each one sell? _____
3. If each cookie costs $1.50 to make, what is your cost for all of them? $ _____
4. After paying that cost, how much is actually left to give? $ _____

That last number is called **profit**. It is what is left after you pay what it cost you.

What I Learned

Answer in your own words. There is no single right answer for most of these.

REVIEW

Six questions

1. What is your savings goal, and how many weeks until you reach it?

2. Name two ways you could earn money this month.

3. What is one advertising trick you now know to watch for?

4. What is the difference between a savings account and a checking account?

5. Why does money grow at a credit union but not in a jar at home?

6. Name one way your credit union helps its members.



Great work, smart saver!

You set a goal, made a plan, and learned how to spot a good deal. Those three habits will carry you a long way.

KCCU
KIMBERLY CLARK
CREDIT UNION

KIMBERLY CLARK CREDIT UNION

Founded in 1947. Serving KCCU members nationwide.

kimberlyclarkcu.org

Teachers: request class sets and the free answer key.

Request class sets →

Scan or visit **kccu-financial-wellness.getostrich.com/classroom**

This workbook is provided for educational purposes only and is not financial advice.
See kimberlyclarkcu.org to find out if you are eligible to join. Family of members can join too.
Federally insured by NCUA. Equal Housing Opportunity.