KCCU
KIMBERLY CLARK
CREDIT UNION

GRADES K–2



Penny & Pals

My First Money Adventures

A KIMBERLY CLARK CREDIT UNION WORKBOOK

MY NAME _____

Hello, money friend!

This book belongs to a young saver. Inside you will meet the coins, sort wants from needs, fill three jars, and start your very first savings goal. Work one page at a time and color as you go.

WHAT IS INSIDE

Six lessons

1. Meet the Coins — p. 3
2. Wants and Needs — p. 5
3. Save, Spend, Share — p. 7
4. Where Money Comes From — p. 9
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For grown-ups: Each lesson takes about 15 minutes. Sit alongside your child, read the short paragraph out loud together, then let them do the activity. Real coins in hand make every lesson stick better.

Meet the Coins

Money comes in coins and bills. Let's meet Penny's coin friends and learn what each one is worth!



Penny

1¢



Nickel

5¢



Dime

10¢



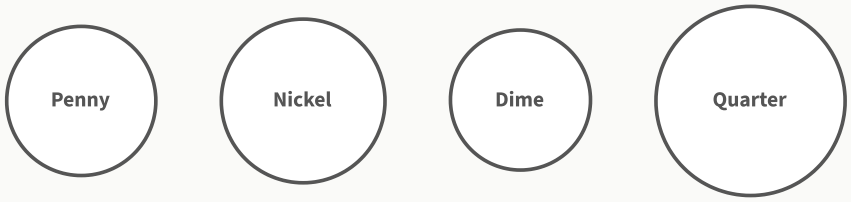
Quarter

25¢

TRY IT

Color and match

1. Color the penny **brown** and the other coins **silver**.
2. Draw a line from each coin to how much it is worth.



10¢ **1¢** **25¢** **5¢**

How many pennies make one nickel? _____

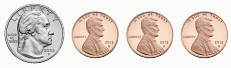
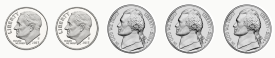
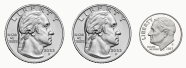
Grown-up tip: Let your child hold real coins while they work. Touching and sorting real money helps the ideas stick.

Counting Coins

Coins add up! Start with the biggest coin and count on from there.

COUNT IT

How much money is in each pile?

PILE	WHAT IS IN IT	TOTAL
1	2 dimes and 1 nickel 	¢
2	1 quarter and 3 pennies 	¢
3	2 dimes and 3 nickels 	¢
4	2 quarters and 1 dime 	¢

PUZZLE

Make 25¢ three different ways

Draw or write the coins you would use.

Way 1 | Way 2 | Way 3

Did you know? Four quarters make one dollar. So do ten dimes, twenty nickels, or one hundred pennies. Same dollar, different coins!

Wants and Needs

A **need** is something we must have, like food or a warm coat. A **want** is something that is nice to have, like a toy or candy. We cannot always buy every want, and that is okay!

SORTING GAME

Is it a need or a want? Check one box for each.

🍎 Healthy food	☐ NEED	☐ WANT
🎮 Video game	☐ NEED	☐ WANT
👕 Clothes to stay warm	☐ NEED	☐ WANT
🍭 Candy	☐ NEED	☐ WANT
🏠 A place to live	☐ NEED	☐ WANT
🧸 A new stuffed animal	☐ NEED	☐ WANT

DRAW IT

Draw one need and one want of your own.

A need

A want

Choosing What Comes First

When you do not have much money, needs come first. Then, if there is money left, we can pick a want.

STORY TIME

Help Penny decide

> **PENNY HAS $5**
>
> She is hungry and has not had lunch. A lunch box meal costs $4. A sticker book costs $3. She cannot buy both.

Which one should Penny buy? Circle it:

🥪 **The lunch** or ⭐ **The sticker book**

Why?

_____

MY TURN

Put these in order from 1 to 4

Write **1** next to what you would buy first, and **4** next to what you would buy last.

_____ 🥪 Lunch for school

_____ 🎲 A new board game

_____ 👞 Shoes that fit

_____ 🍬 A bag of candy

> **Grown-up tip:** Next time you are at the store together, ask your child out loud: “Is this a need or a want?” Doing it in real life is the best practice there is.

Save, Spend, Share

When you get money, you can do three smart things with it. Penny uses three jars!



for a goal later



a little now



to help others

MY GOAL

What are you saving for?

Draw it here:

It costs about: $ _____

I will save $ _____ each week.

Did you know? A credit union, like Kimberly Clark Credit Union, is a safe place to keep your savings jar money, and it can even grow a little over time!

Filling My Three Jars

Every time money comes to you, split it up. A little in each jar keeps all three growing.

SPLIT IT UP

You get 10 coins. Where do they go?

Color in one circle for each coin you put in that jar. Use all 10.

JAR	MY COINS
SAVE	○○○○○○○○○○
SPEND	○○○○○○○○○○
SHARE	○○○○○○○○○○

MY TRACKER

Color a jar each week you save something



Week 1 Week 2 Week 3 Week 4 Week 5 Week 6

SHARE IT

Who would you like to help with your share jar?

Where Money Comes From

Money does not just appear. Grown-ups get money by doing a **job**. A job is work that helps other people, and the person you help pays you for it.

MATCH IT

Draw a line from each worker to the job they do

The jobs are mixed up! Draw a line from each worker's dot to their job. **Example:** Teacher → Helps children learn.

WORKER	JOB
👩‍🏫 Teacher ●	● Fixes cars so they run
👨‍🔧 Mechanic ●	● Helps children learn
🧑‍🌾 Farmer ●	● Keeps people healthy
👩‍⚕️ Nurse ●	● Grows the food we eat

ASK SOMEONE

Interview a grown-up you know

What is your job?

Who do you help?

What is the best part?

Ways I Can Earn

Kids can earn too! Doing a helpful job around the house is a real way to add coins to your jars.

MY JOB LIST

Jobs I could do to earn money

THE JOB	HOW OFTEN	I EARN
		$
		$
		$
		$

Ideas: feed the pet, water plants, set the table, pick up toys, help sort laundry.

DRAW IT

Draw a job you would like to have when you grow up.

Good to know: Doing a job carefully and finishing it on time is a skill. People notice, and they ask you to help again.

Do I Have Enough?

Before you buy something, count your money and compare it to the price. If your money is the same or more, you have enough. If it is less, you need to save more first.

COMPARE

Write YES or NO in the last column

I HAVE	IT COSTS	ENOUGH?
$3	$2	
$2	$5	
$7	$7	
$5	$6	

HOW MUCH MORE?

Find what is missing

You want a toy that costs $12. You have $8.

You need $ _____ more.

If you save $1 a day, it will take _____ days.

Penny Goes Shopping

Penny has $6. Help her shop and figure out her change.

THE STORE

Today's prices

- 🍌 Bananas · $1
- ✏️ Pencils · $2
- 🧃 Juice boxes · $3
- 📓 Notebook · $4

SHOP AND ADD

Pick two things. Can Penny afford them?

Item 1: _____ costs $ _____

Item 2: _____ costs $ _____

Total: $ _____

Penny has $6. Is that enough? Circle one: **YES** **NO**

If yes, her change is $ _____. If no, she needs $ _____ more.

> **Try at home:** Set up a pretend store with things from the kitchen. Put a price tag on each one and take turns being the shopper and the cashier.

My Credit Union

A **credit union** is a safe place to keep your money. It is not a jar on a shelf. It is a building with people who take care of your money until you need it.

People who save at a credit union are called **members**. The members own it together. Kimberly Clark Credit Union is a credit union. Founded in 1947, it now serves KCCU members nationwide.

TWO WORDS

Learn these

Deposit: putting money IN

Withdraw: taking money OUT

Circle the right word:

Penny brings her jar money to the credit union. She will **deposit** / **withdraw** it.

Penny reached her goal and wants her money to buy the toy. She will **deposit** / **withdraw** it.

> **Did you know?** When your money sits in a savings account, the credit union adds a little extra to it over time. Your money grows even while you are sleeping!

My First Savings Account

Practice filling out a deposit slip, just like a real member does. Pretend you have 4 quarters (that is $1) and one $1 bill.

PRACTICE

My deposit slip

My name	
Today's date	
Coins I am depositing	$
Bills I am depositing	$
Total deposit	$

WATCH IT GROW

If you deposit $2 every month, how much will you have?

MONTH	1	2	3	4	5	6
Total saved	$2					

DRAW IT

Draw what you will do when you reach your savings goal.

My Money Badge

Check a box for each thing you can do now!

I CAN DO IT

Check off what you learned

- [ ] I can name the penny, nickel, dime, and quarter.
- [ ] I can tell a **need** from a **want**.
- [ ] I know the three jars: save, spend, and share.
- [ ] I know that grown-ups earn money by working.
- [ ] I can count coins and check if I have enough.
- [ ] I know a credit union keeps my money safe.

DRAW IT

Draw yourself putting money in your savings jar.



Great job, saver!

You finished your first money book. Keep your savings jar somewhere you can see it, and keep growing.

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KIMBERLY CLARK CREDIT UNION

Founded in 1947. Serving KCCU members nationwide.

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