

CHA-CHING

Earn, Save, Spend, Donate

EARN

SAVE

SPEND

DONATE



As seen on



Brought to you by



CHA-CHING

Originally friends from music class at their school, the group's passion for music sees their band 'Cha-Ching' 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 and the essential skills needed to understand their choices.

It's not hard, read on and find out how they did it. You could learn some valuable money-smarts too.

Characters



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.



Rhythm Guitar and Vocals

Zul loves cars and has one aim in life: to become a racing car driver. He is sensible and determined; in order to achieve this, he knows he needs to learn to save for success.



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.



Charity

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, her time or her talent.



Pepper

Keyboards and Vocals

A careless spender and shopaholic, Pepper wants everything she sees and she wants it right now.



Prudence

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!

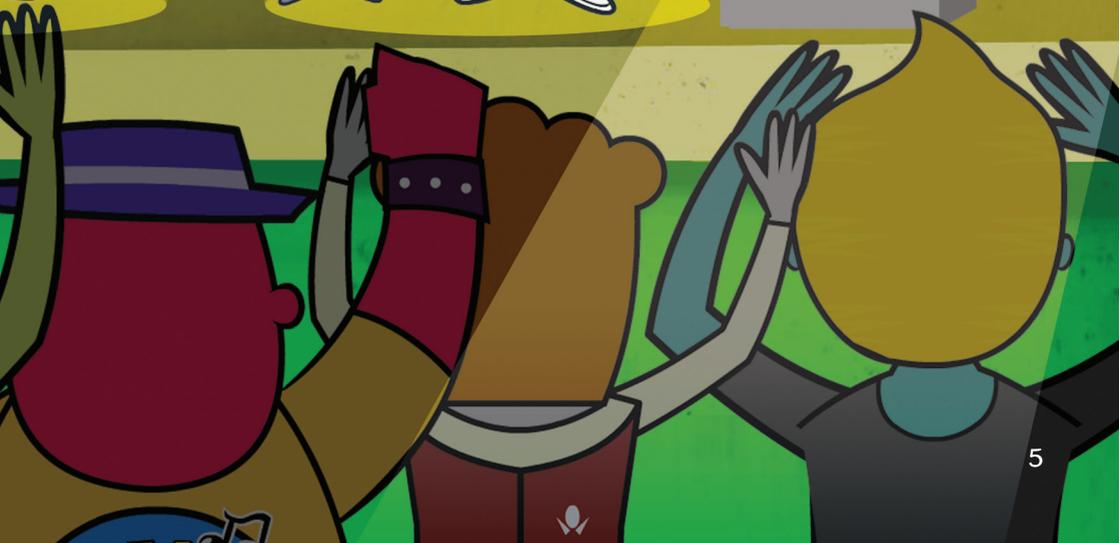
Cha-Ching!



Cha-Ching!



Cha-Ching!





I think I know...let me try to explain.

First, the notes are printed at 'The Mint' where our money is made.

Then it moves around and around.

from the bank...

to the ATM and into your hands...

Just like that!

Thanks Prudence – but your note is new... this one has been used a lot?

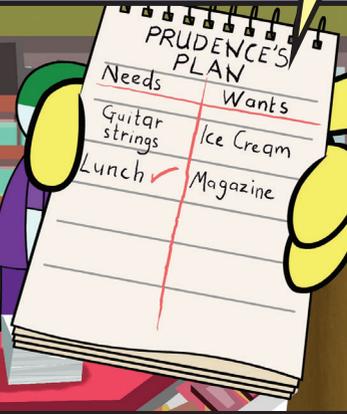
Well let's think- there are many different ways to use your money. So let's see all the different ways the band uses their money.



Let's start with me. I'm Prudence and lead guitar in the Cha-Ching band.



When I get some money I like to look after it and plan how I'll spend it ... so I can use my money wisely.



Prudence carefully looks after her money.





Hi! My name is Bobby
and I'm the
drummer in the band.



I find money confusing.
As soon as I get my money
I always seem to lose it...



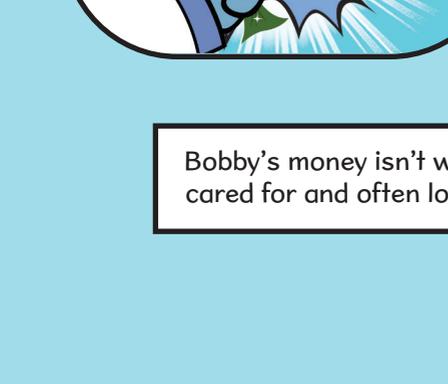
Oh look! I've found it again...but it's
soaking wet. It must have been
through the wash. I guess it must have been in
my pocket all along...! Hee! Hee!



Great! Now I have my money
back I can buy myself a treat. Can I
have one cupcake please?



Ah! Now
my money's
gone again!



Bobby's money isn't well
cared for and often lost.

BANK OF CHA-CHING

CHA-CHING

ONE DOLLAR

I'm Zul – my friends call me 'Busy Bee'. I also play rhythm guitar in the Cha-Ching band.

I like to work hard and save my money.

And then I watch it grow and grow as I add more and more money.

That's because I like to save up and buy something special that I really, really want.

Zul's money is well looked after.





Hi! My name is Pepper. I play the keyboard in the band.



And I love to spend my money.



And spend!



And spend...especially at the weekend with my friends.



Oh no! Seems I've spent all my money again!

Pepper's money barely touches her hands before it's gone again.



I'm Charity. I'm the singer in the Cha-Ching band.



As my names suggests, I like to help out where I can.



If money is what is needed...



I like to donate whatever I can.



Charity's money works hard. Her donations travel all over the world and will affect many lives.



Hi! My name is Justin...
And I'm the bass player
in the band.

When I get money I like to
use it to make more money.

My ideas are always big
and so are my earnings.

But then again, so are
my expenses too!

New strings
please.

Justin's money is
all still very new.



I see, we all make different choices with our money,



so money takes many different journeys.

That's because we all have different wants and needs.



with money...
you can Earn!



...you can Save!



...you can Spend!

or you can Donate!

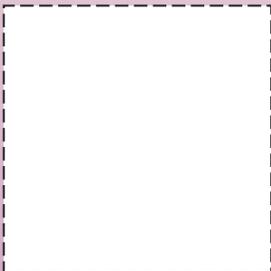
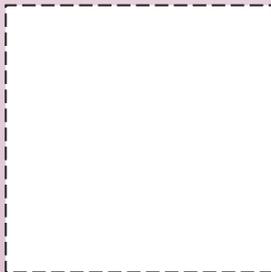
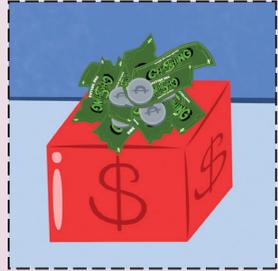




So remember to think about your money and decide how to use it!

Draw Your Money Cycle

You can use these pictures to create your money cycle. Draw your own pictures (in the blank boxes) or cut out pictures from magazines to complete your cycle.



CHA-CHING



www.Cha-Ching.com

Children have many misconceptions about where money comes from. One child, when asked where money comes from, answered, "The ATM machine". They were certain that the ATM machine actually printed money. This insight led to the creation of this booklet showing how money is printed by a press (not in the ATM machine) and then passes through the cycle of every banknote: Earn, Save, Spend and Donate.