




YOUTH MONTH  
**ELEMENTARY  
SCHOOL**  
ACTIVITY WORKBOOK




# Welcome To Youth Month!


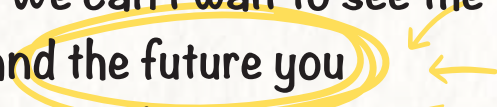


We're so excited to have you join us for a month dedicated to learning, exploring, and building smart money habits. Whether you're in elementary, middle, or high school, this workbook is designed just for you—with **activities, challenges, and fun facts** to help you grow your financial confidence.

At Associated Credit Union, we believe that learning about money is one of the most empowering skills you can develop. Understanding how to save, spend wisely, set goals, and plan for your future gives you the **tools to make great decisions**—today and for years to come. No matter your age, it's never too early (or too late!) to start building healthy financial habits.



As you work through the pages, we encourage you to be curious, ask questions, and think big. Each activity is here to **spark your creativity**, challenge your thinking, and help you discover all the amazing things you can accomplish when you take charge of your financial future. We can't wait to see the goals you set, the ideas you create, and the future you imagine. Your journey starts now—let's make it a great one!



Happy Learning!  
Your ACU Team



Name: \_\_\_\_\_

Date: \_\_\_\_\_

 **BUILDING BLOCKS STUDENT WORKSHEET**

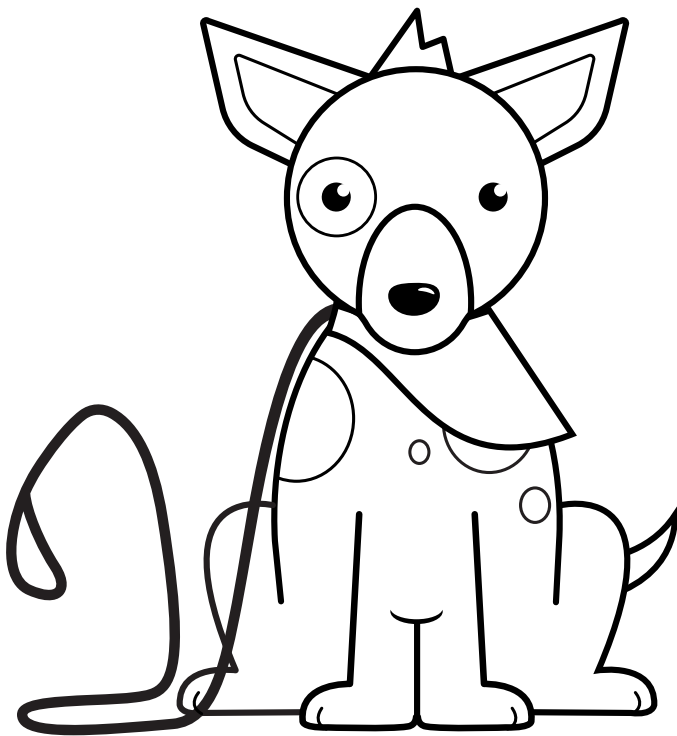
# Earning money

Adults have jobs so that they can earn money to pay for things they need and want. Young people can also do jobs to earn money. Earning your own money can help you practice skills you'll need as an adult, like deciding when to save your money and when to spend it.

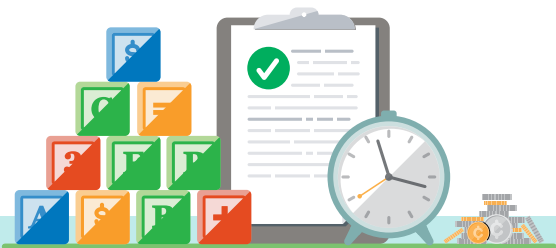
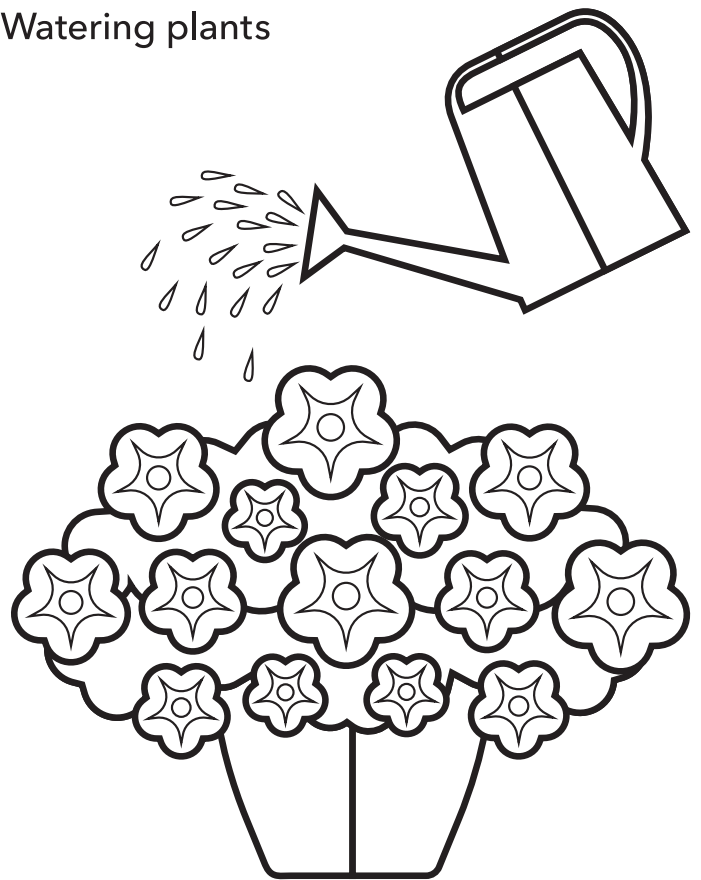
## Ways to earn money

Color the pictures showing some jobs kids can do to earn their own money.

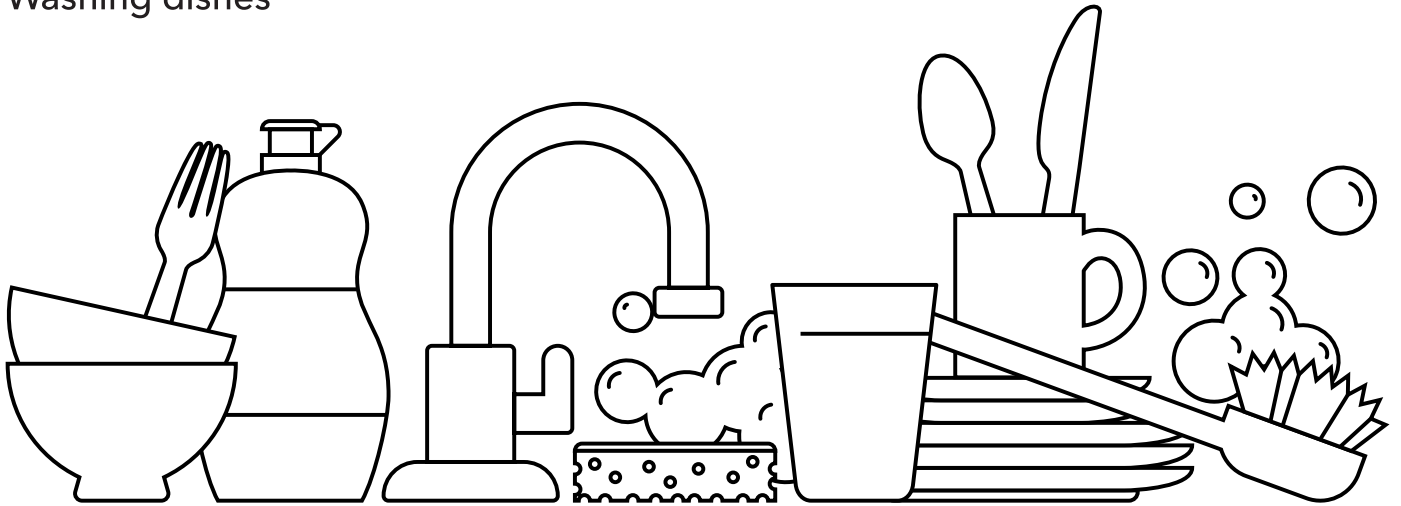
Walking a dog



Watering plants



## Washing dishes



## How can you earn money now?

Now think of a job that you might be able to do now to earn your own money.  
Draw a picture showing that job.

A large empty rectangular box for drawing.

# Picturing what you're saving for

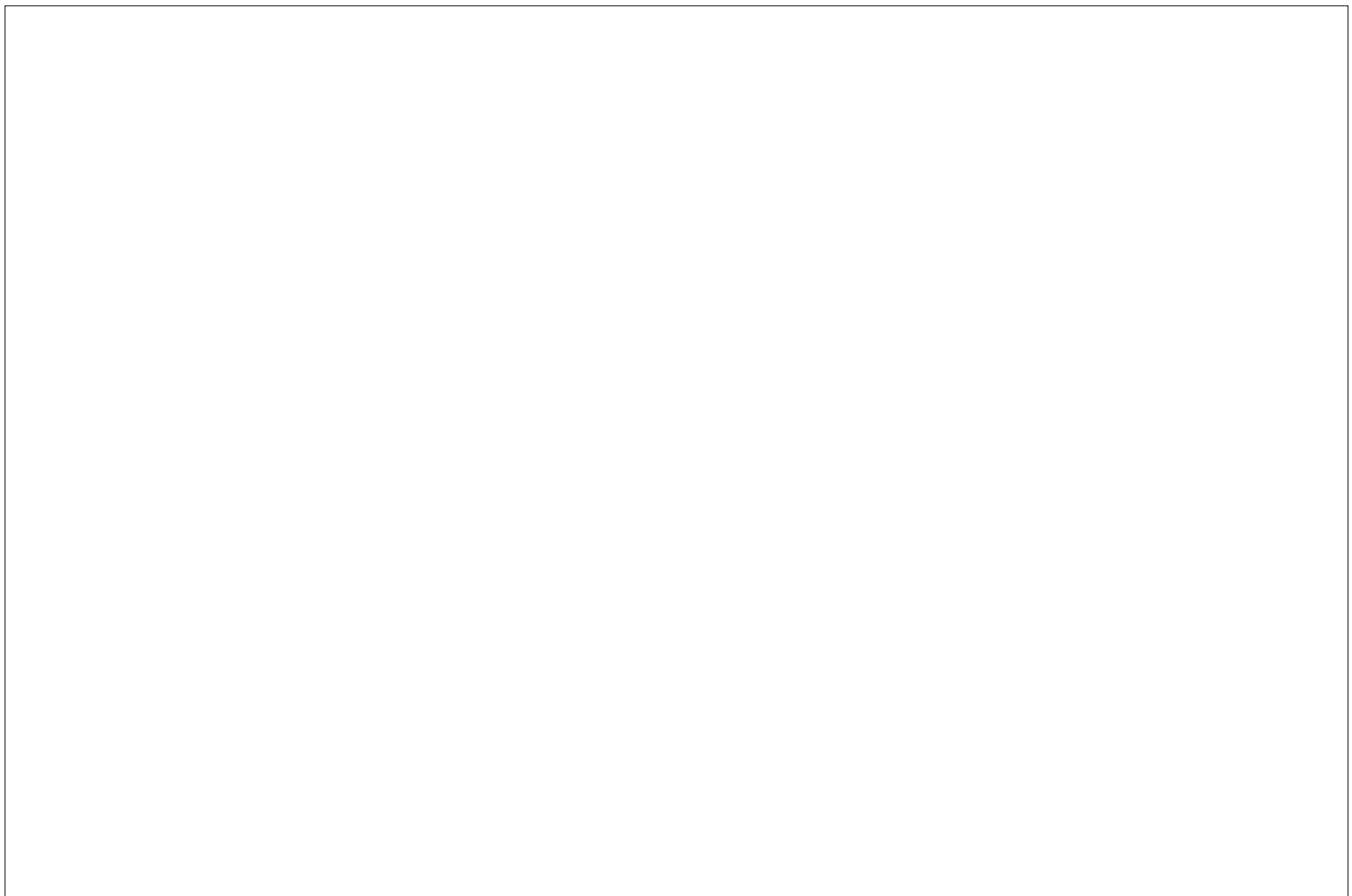
Having a clear picture of what you want to save money for – and a plan to help you save money – can help you reach that goal.

Adults may want to save for a car or a house. What do you want to save for? It's helpful to imagine something you want and create a plan to save for it.

## My savings goal

I'm saving for \_\_\_\_\_

Draw a picture of what you'd like to save money for in the frame below.





# Spending more than money on a pet

Getting a pet can be fun. Pets are also a lot of work. It's a good idea to stop and think about which option is best for you and your family before you get a pet.

## Choose the best pet for you and your family

1. Read the "Pet contest" paragraph below.
2. Review the "Pet needs and costs" chart on the next page.
3. Think about the questions below and write notes on your responses in the "Notes" column.
4. Then choose your pet and use your notes to write your persuasive paragraph. Through persuasive writing, we use facts and reasons to try to convince others to agree with our opinions.

### Pet contest

Imagine you're in a contest to win a pet. A community pet rescue organization will give away a pet to the student who writes the best paragraph about which pet is best for them and their family and why.

#### Think about these questions as you take notes on each pet

- Do you like this kind of animal? Is it your favorite? Why?
- Do you have time to take care of this animal?
- Do you have room where you live for this pet? Is this pet allowed where you live?
- Will your friends and family like this pet?
- How much can you and your family afford to spend on a pet?



## Pet needs and costs

Pet	Yearly care costs	Pet needs	Notes
<b>Fish</b> 	<ul style="list-style-type: none"> <li>Fish food: \$5/month</li> <li>Water conditioner: \$2/month</li> </ul> Yearly total: \$84	<ul style="list-style-type: none"> <li>Five minutes each day to feed</li> <li>One hour each month to clean tank</li> </ul>	
<b>Hamster</b> 	<ul style="list-style-type: none"> <li>Bedding: \$8/month</li> <li>Hamster food: \$6/month</li> <li>Treats: \$2/month</li> </ul> Yearly total: \$192	<ul style="list-style-type: none"> <li>Ten minutes each day to feed and change water</li> <li>One hour each month to clean habitat</li> </ul>	
<b>Bird</b> 	<ul style="list-style-type: none"> <li>Bird food: \$5/month</li> <li>Bird litter: \$10/month</li> <li>Treats: \$5/month</li> <li>Toys: \$3/month</li> </ul> Yearly total: \$276	<ul style="list-style-type: none"> <li>Ten minutes each day to feed and change water</li> <li>One hour each month to clean cage</li> </ul>	
<b>Cat</b> 	<ul style="list-style-type: none"> <li>Litter: \$10/month</li> <li>Food: \$2/day</li> <li>Treats: \$8/month</li> <li>Toys: \$5/month</li> <li>Medical checkup and shots: \$130/yearly</li> </ul> Yearly total: \$1,136	<ul style="list-style-type: none"> <li>Ten minutes two times each day (morning and evening) to feed and change water</li> <li>Ten minutes each day to clean litter box</li> </ul>	
<b>Medium-sized dog</b> 	<ul style="list-style-type: none"> <li>Food: \$4/day</li> <li>Treats: \$15/month</li> <li>Toys: \$10/month</li> <li>Medical checkup and shots: \$235/yearly</li> </ul> Yearly total: \$1,995	<ul style="list-style-type: none"> <li>Ten minutes two times each day (morning and evening) to feed and change water</li> <li>15 minutes four times a day for walks</li> <li>One hour a day for training (for the first six months)</li> </ul>	

Which pet did you choose? \_\_\_\_\_

## Write about your pet

1. Use your notes to write your persuasive paragraph in the space below.
2. Your paragraph should be at least five sentences long and should include:
  - Which pet you chose
  - Supporting evidence from your notes for why that's the best pet for you
  - A conclusion

**Example:** I would like to get a gecko because they are my favorite animal. There are many reasons I chose this pet. First, I have one hour every day to take care of my pet. This will be enough time to feed my gecko and clean its habitat. A gecko is a good fit for where I live because I can keep it in my bedroom. My friends and family would enjoy coming to visit my gecko. For all of these reasons, a gecko is the best pet for me and my family.

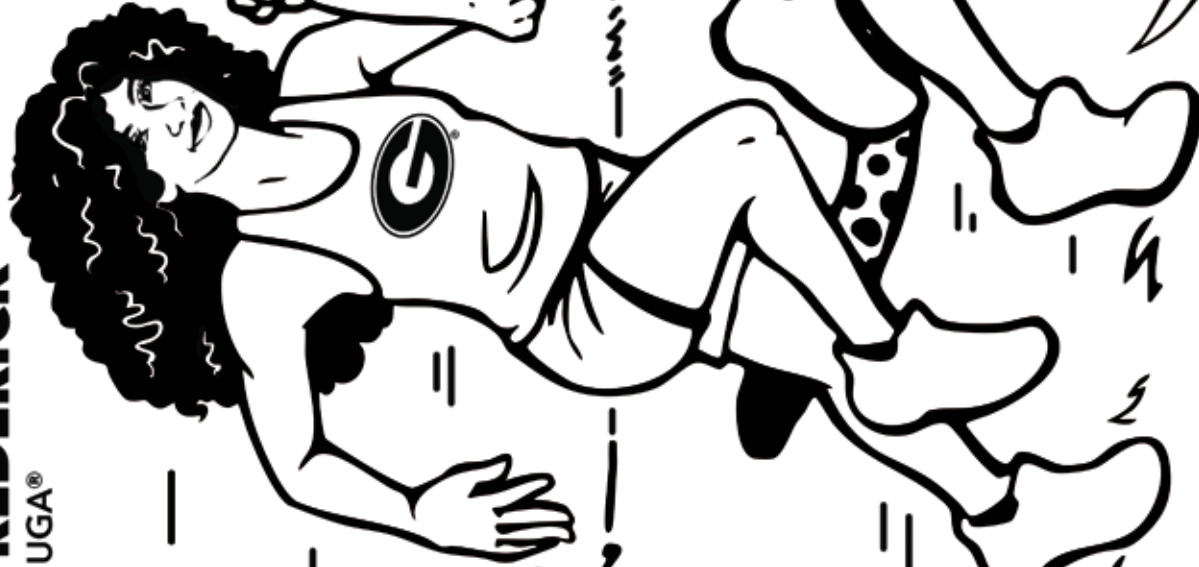
## The pet I chose and why

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& OLYMPIAN

**SOLE FREDERICK**

SPRINTER FOR UGA®  
& OLYMPIAN



**WILD ABOUT SAFARI SAVINGS!**

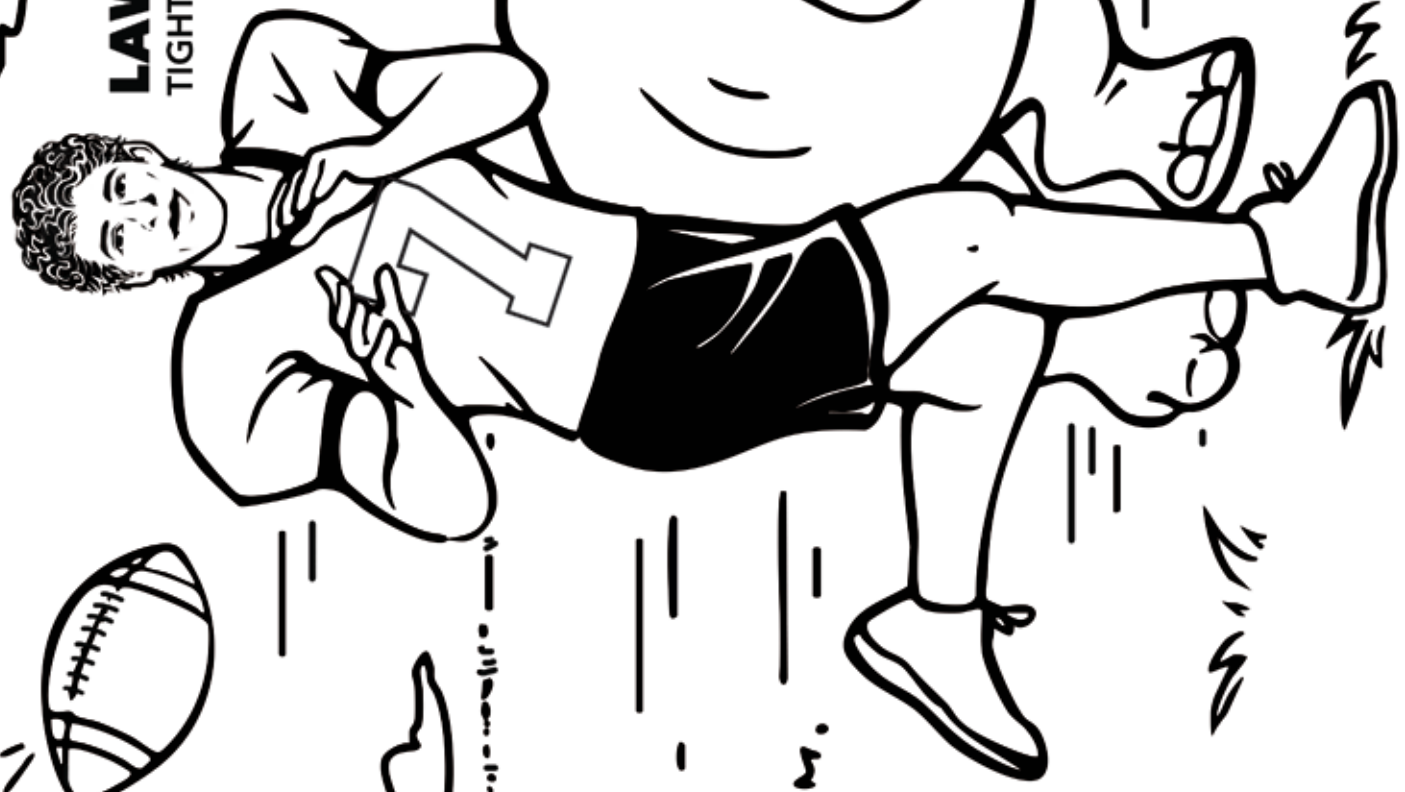
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**LAWSON LUCKIE**  
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