



Hi there!

Thanks for signing up for our very first Bank of Kid activity sheets. Our goal is to help you inspire the primary schooler in your life to get a grasp of the value of money sooner, as well as give them something to do this school holidays.

These are printable activity sheets, but they can easily be pinned on paper too if you don't have a printer handy. The point is to open up a conversation about money with as many kids as we can. Speaking of which, don't forget to use promo code **BOK24** for \$10 on us if after this, you decide to open a Kids Account. It's a great little kickstart.

Now let's dive in!

## Pocket to plan

### What it is

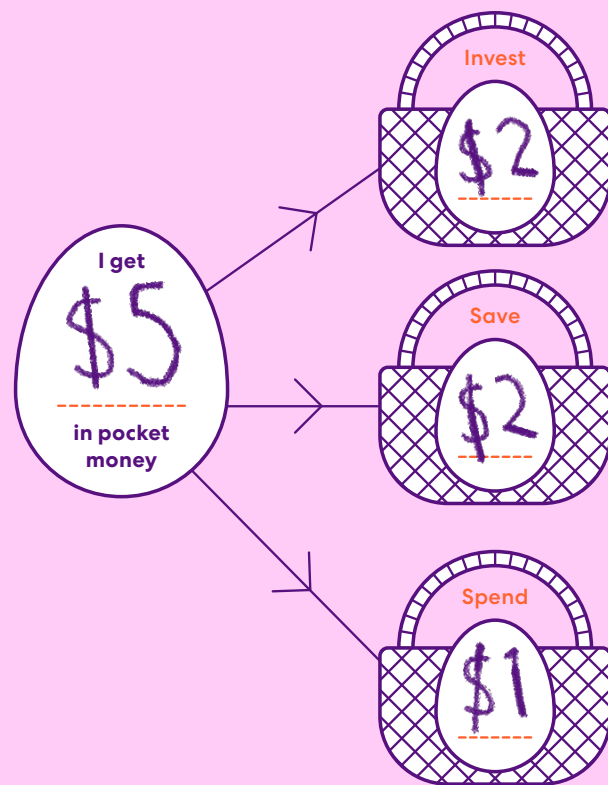
A simple guide that helps demonstrate the different uses pocket money can have—beyond (or perhaps as well as) a trip to the toy shop. Because when they can see things divvied up, they're less likely to put all of their eggs in one basket.

### What to do

Divide their total amount of pocket money into three baskets—money to invest, save, and spend. With a little help to understand what each amount is for, they can do the rest!

### What you might like to chat about:

- What spending, saving, and investing is
- What they might use the money for
- How much to put in each basket.



## Save to spend

### What it is

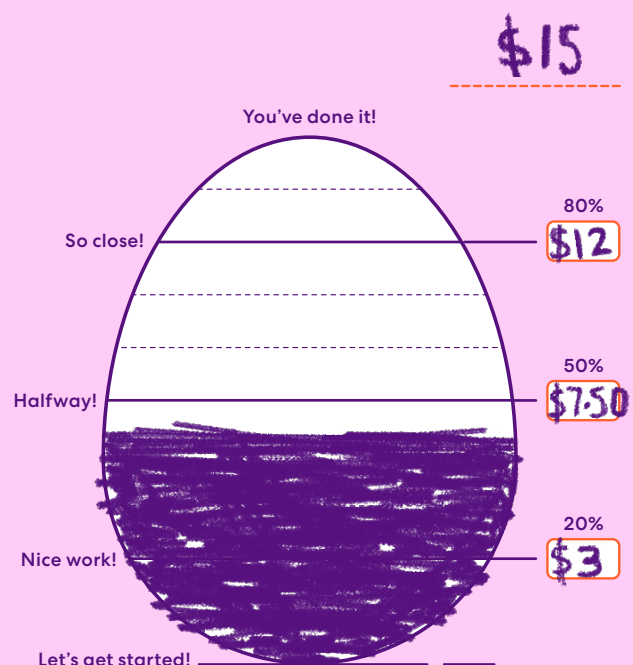
A simple framework where savings are something to aspire to. Help kids reflect on what they deem worthy of their precious savings, whatever that might be.

### What to do

Talk to your child about something they would like to save up for and in the boxes write in the milestone amounts for this goal. Every time your child earns money towards their savings goal have them colour in up to that amount in the egg until they reach the top!

### What you might like to chat about:

- What they'd like to save towards
- How much things cost, and how little amounts can add up over time
- How long it might take for them to reach their goal.



**Tip:** To find the percentage, multiply the percentage by the total amount and divide by 100. For example, 20% of \$15 is  $20 \times 15 \div 100 = \$3$

## Track to crack

### What it is

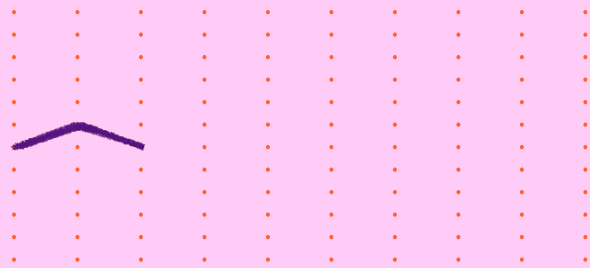
Visualise how share prices can go up and down—and chat about how investing regularly can help average out the cost of your shares over time. This is a principle called dollar cost averaging.

### What to do

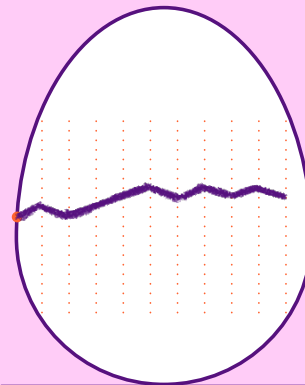
Use the stocks app on your phone to check the share prices of your kid's three companies of choice. Together, mark a small line on each egg, each day for 10 days. This will roughly show how share prices vary and your kid can see how those chickens might hatch—way down the track.

### What you might like to chat about:

- Whether the shares have gone up or down
- What this might look like over the long term (for example, the S&P 500 graph over the last 50+ years)
- The benefits of diversification.



**Ups and downs:** Each day mark a line upwards if the stock price has gone up, and downwards if the price has gone down.



Start price **35.7** End price **36.0**

## For more money info!

[What's dollar-cost averaging?](#)

[The different dimensions of diversification](#)

[Getting started: Investing and saving for kids](#)

[Invest, save, or KiwiSaver?](#)

We hope you find these resources valuable. It's something we're looking to build upon too, so any ideas for future activities, [let us know](#). We're all ears.