



Hi there!

Thanks for signing up for our 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 **BOK25** for \$10 on us when you deposit your first \$10 in the kids account, if after this, you decide to open a Kids Account It's a great little kickstart.

Now let's dive in!

## Risk roll

### What it is

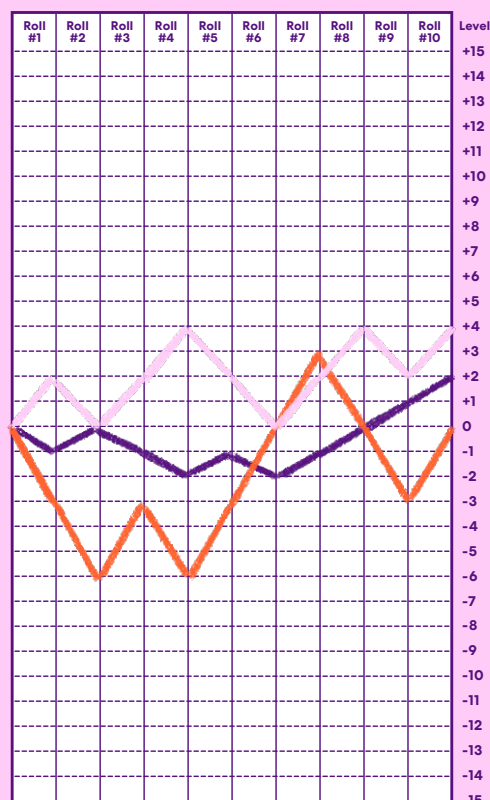
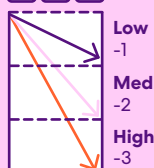
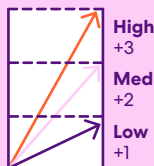
This activity demonstrates the pros and cons of high, medium, and low-risk investments.

### What to do

Each player chooses whether to be a high, medium, or low-risker. Then, you take turns rolling a dice and drawing a diagonal line up or down within each column of the grid based on the number rolled. The player whose line is the highest at the end wins.

### What you might like to chat about:

- What high, medium, and low risk means
- What are the pros and cons of each risk appetite
- What high, medium, and low-risk investments look like in practice.



## Egg hunt

### What it is

A word puzzle designed for your kid to determine from the word definitions, what the answers are.

### What to do

Each word in the list is missing one letter (these are found at the top of the page). Work with your kid to read each definition and decide which missing letter makes the most sense, then cross it off at the top.

### What you might like to chat about:

- Each of the terms and what they mean
- How these terms can be applied to other Bank of Kid activities
- Real life examples where these terms might be used.



### GOALS

Objectives you set for saving and spending money.

### STOCK MARKET

Where investors buy and sell shares of companies. It's a set of exchanges where companies issue shares and other securities for trading.

### INVESTING

Spending money on companies, projects or activities expected to make a positive return over time.

### STOCKS

A form of security that shows the holder has a share of ownership in an investment and is sold mainly on stock exchanges.

### SHARE PRICE

The cost of a share at its current value to buyers and sellers.

### RISK

The chance an investment's actual gain will be different than you expect.

### ESG

Stands for 'environmental, social, and governance'. Investors can use this to see if what they are investing in meets their values, which encourages companies to act responsibly.

### ETF

Stands for 'exchange-traded fund'. It's a collection of investments that trade like regular shares do.

### PORTFOLIO

A collection of investments like shares, bonds or savings that you own. It's like a wallet, but with investments instead of notes and coins.

### DCA

Stands for 'dollar cost averaging'. It's when you regularly invest the same amount, regardless of how much the share price is at the time.

### MANAGED FUND

A portfolio of stocks, bonds, or other securities owned by a group of investors.. You tend to get more diverse (varied) options with a managed fund.

### SAVINGS

Money left that's put aside for life goals. Like holidays, a new bike or maybe one day, a home to nest in.

### INTEREST

Money that a bank, credit union, or other financial institution pays you for keeping your cash with them.

### COMPOUND INTEREST

When interest earned makes its own interest. Interesting, right?

## Early bird

### What it is

An infographic designed to teach your kid about the power of compound interest using a \$5 per week savings journey.

### What to do

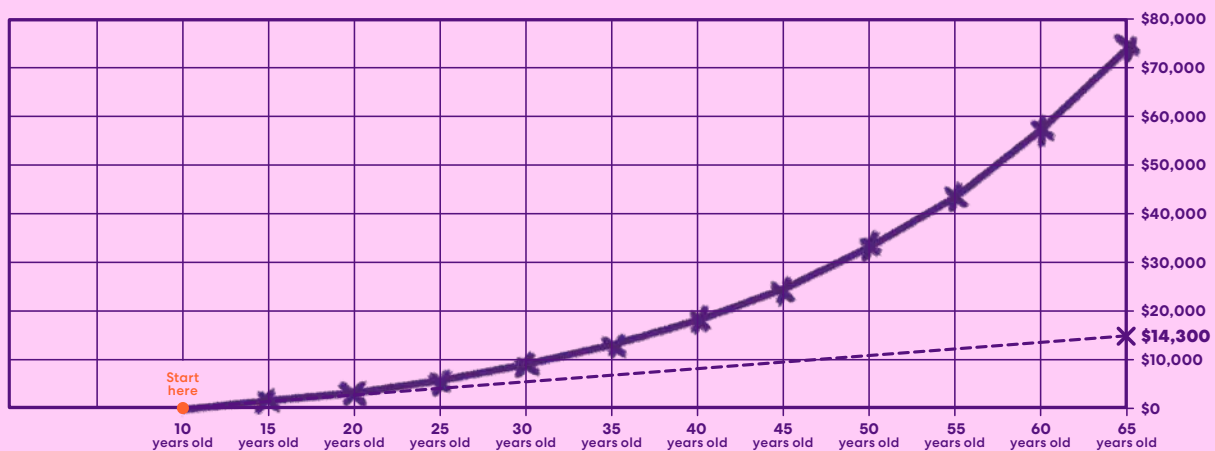
Read through the instructions at the top of the activity and have your kid find \$14,300 on the graph. Then without showing them the end result, have them plot the 11 points along the graph connecting each point with a continuous line, starting at 10 years and ending at 65. Once they reach the end they'll see the difference between the \$14,300 and the compound interest total.

### Locations of points (see graph below):

15 years old:	<b>\$1,508</b>
20 years old:	<b>\$3,433</b>
25 years old:	<b>\$5,890</b>
30 years old:	<b>\$9,027</b>
35 years old:	<b>\$13,029</b>
40 years old:	<b>\$18,137</b>
45 years old:	<b>\$24,657</b>
50 years old:	<b>\$32,978</b>
55 years old:	<b>\$43,598</b>
60 years old:	<b>\$57,152</b>
65 years old:	<b>\$74,450</b>

### What you might like to chat about:

- What is savings, interest, and compound interest
- Why was there such a difference between the two amounts (even though the same amount was put aside for both)
- What would happen if they started saving after their tenth birthday?



## Pocket to plan

### What it is

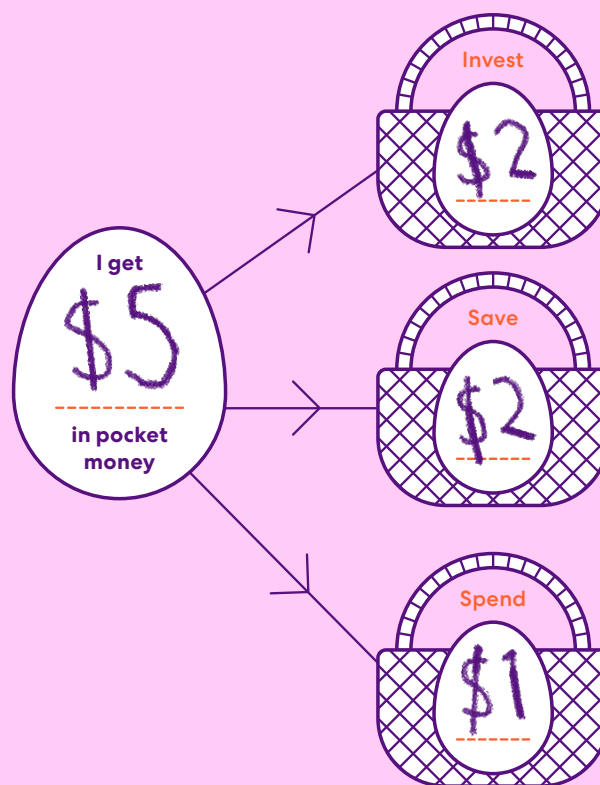
A simple guide that helps demonstrate the different uses pocket money can have—beyond (or perhaps as well as) a trip to the toy shop. Because when they can see things divvied up, they're less likely to put all of their eggs in one basket.

### 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

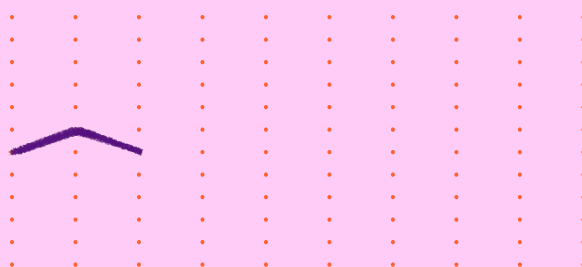
Visualise how share prices can go up and down—and chat about how investing regularly can help average out the cost of your shares over time. This is a principle called dollar cost averaging.

### What to do

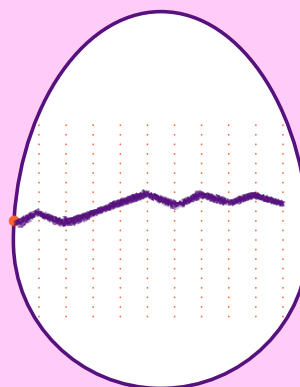
Use the stocks app on your phone to check the share prices of your kid's three companies of choice. Together, mark a small line on each egg, each day for 10 days. This will roughly show how share prices vary and your kid can see how those chickens might hatch—way down the track.

### 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.