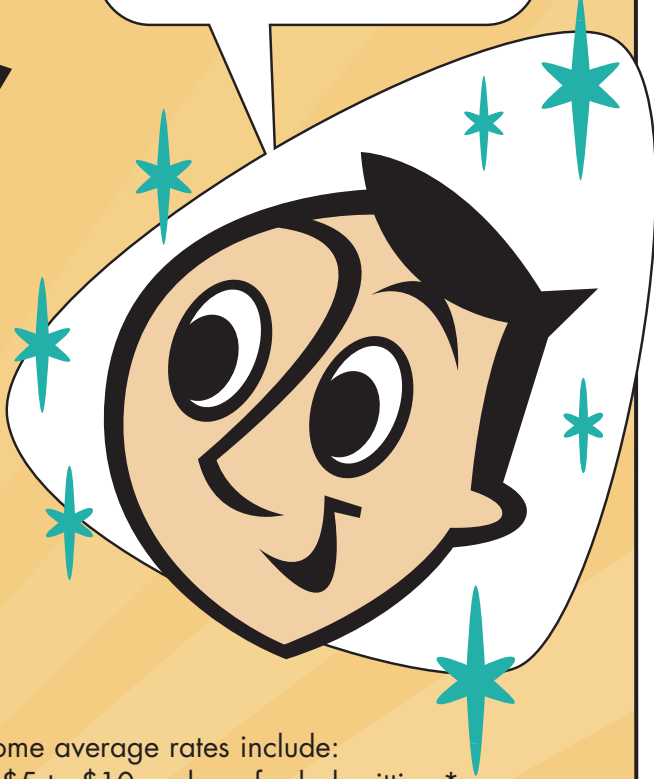




Once you start making money, don't forget to save some of it in your savings account.



How Much Should You Charge?

Raking leaves, walking dogs and babysitting are great ways to earn extra money. Many people need reliable babysitters or help with their lawn. All you have to do is ask! But if you start working, how much money should you charge? There's no set rate for these jobs, so you get to set your own. Just remember if you set your prices too high, people may not want to pay that much. But if you charge too little, you're shortchanging yourself.

If you have friends who do odd jobs, ask them how much they charge. Ask your parents' friends how much they pay their babysitter or dog walker. You can even look online if your parents say it's OK.

Some average rates include:

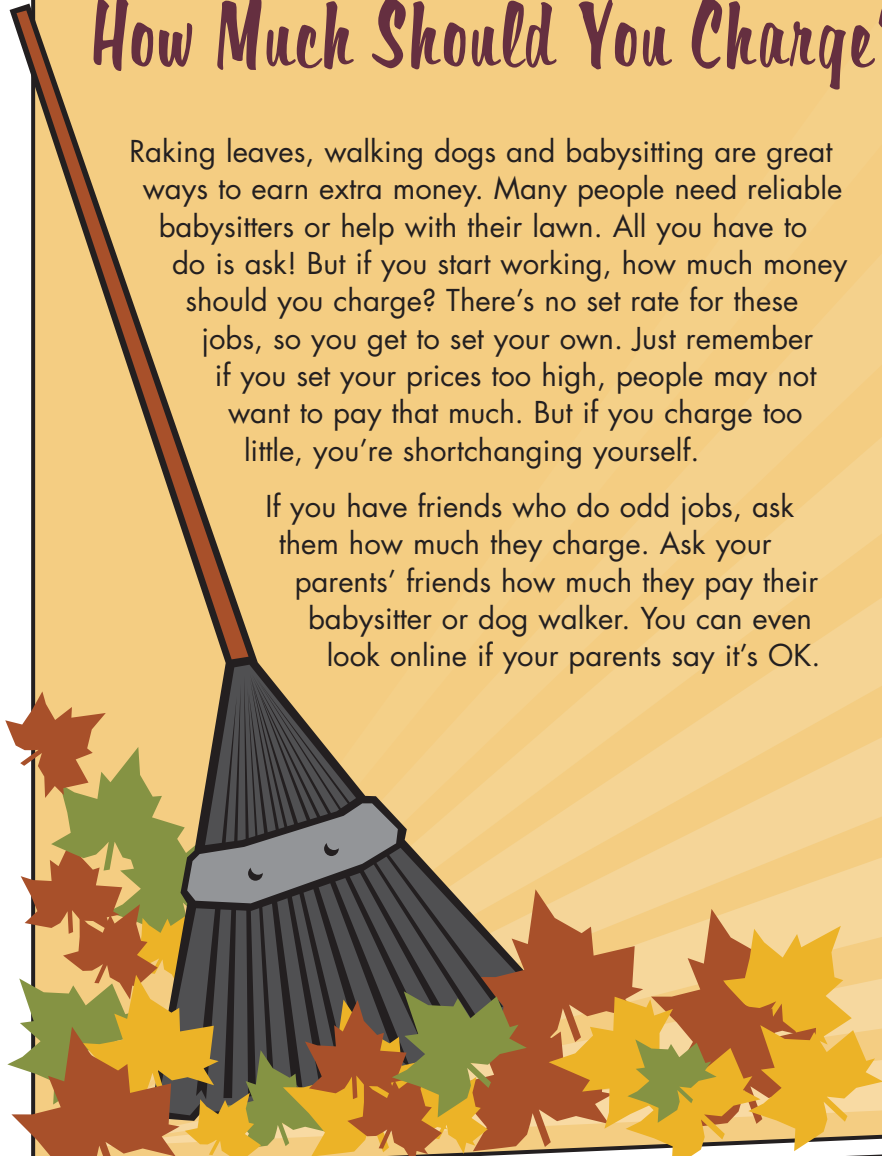
- \$5 to \$10 an hour for babysitting.*
- \$10 to \$25 an hour for dog walking.**
- Depending on the size and number of trees in the yard, you could charge what you and the homeowner agree on for leaf raking.

Build Up Your Business

If you begin working for a few people, ask them if they know anyone else who needs your services. Word of mouth is a great way for you to find more work. Once you start making money, don't forget to save some of it in your savings account.

* Source: www.babysitters4hire.com.

** Source: www.associatedcontent.com.



A Homemade Coupon Book for the Holidays

Need a great idea for a present to give mom or dad? A homemade coupon book is a fun, free gift to make. Follow these steps to make your own coupon book to give someone special:

1 Make a list of some nice things you can do. Here are some ideas. Can you think of more?

- Give a big bear hug.
- Sing a favorite song.
- Tell a funny joke.
- Help make dinner.
- Sweep the floor.

2 Now you're ready to make the coupon book. Ask to use scissors and cut paper into smaller "coupon size" pieces.

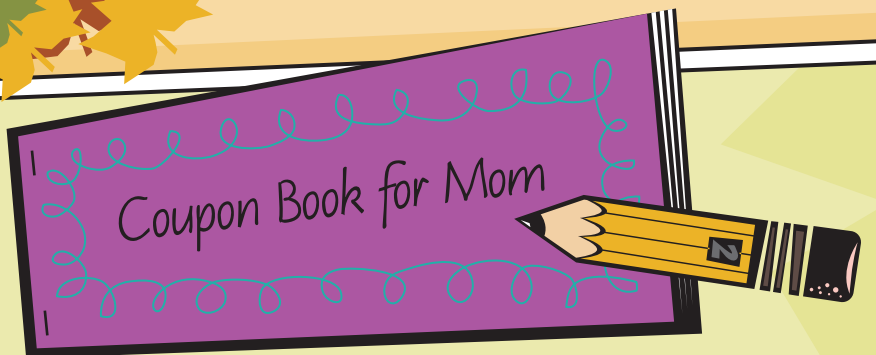
3 Make a front cover and write "Coupon Book for Mom" (or Dad, or Grandma or Grandpa).

4 Write "This coupon is good for..." on each piece of paper and fill in the blanks with things from

your list. For example, "This coupon is good for one big bear hug." Decorate each one with stickers or a fun drawing.

5 Staple your coupons together in a book. Or use a hole punch and string or yarn to tie the pages together.

6 Give this gift to someone in your family. It shows how kind and thoughtful you are!





Exercise to
Feel Better

and Save Money

You may not call it exercise, but you probably do it every day: playing outside or riding your bike or dancing. Whatever you call it, moving your body is a great way to have fun and build a strong body. And a strong body has many benefits, like:

- A powerful heart.
- Strong muscles.
- Letting you bend and stretch more easily.
- A happier mood.

All of these things can also help you save money, too.

When you're active and healthy, you don't have to visit the doctor as much. Visiting the doctor is no fun, and it can be expensive. Getting a lot of exercise can also help your family save money on insurance. (Your parents buy insurance to help pay for visits to the doctor.)

So the next time you are moving and grooving with friends, you can be proud. Exercise makes you feel good *and* may save you money.

Hello Friends,

Summer is wrapping up but there are still plenty of things to do! I love the crisp fall weather and the fun activities that go along with it. Taking nature walks is one of my favorite things to do this time of year. It's fascinating to see the different colored leaves and the small animals scurrying along the way.

I'm looking forward to picking fresh apples and decorating pumpkins. I might even get to jump in some of the leaf piles if I help out with the yard work!


What are your favorite fall activities?

Happy fall!



P.O. Box 42
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Clearfield, PA 16830

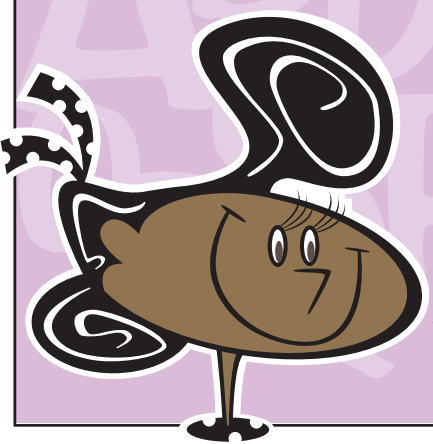
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Find the Pangram

A pangram is a sentence that uses each letter of the alphabet at least once. It's a fun word game – give it a try! Can you figure out which of these zany sentences is the pangram? (Hint: letters can be used more than once.)

1. If I could save just eight bucks a week, in a year I'd have four hundred and sixteen dollars.
2. My zany friend collects boxes of pennies, but I would rather have quarters.
3. Buying crazy video games and extra clothes too often can be a major allowance buster.
4. I quickly put extra cash from a job or gift into savings – I'm a money whiz kid!



Now it's your turn!
Try writing your own
money pangram here.
