



FINANCIAL LITERACY ACTIVITY WORKBOOK  
**GRADES 3-4**

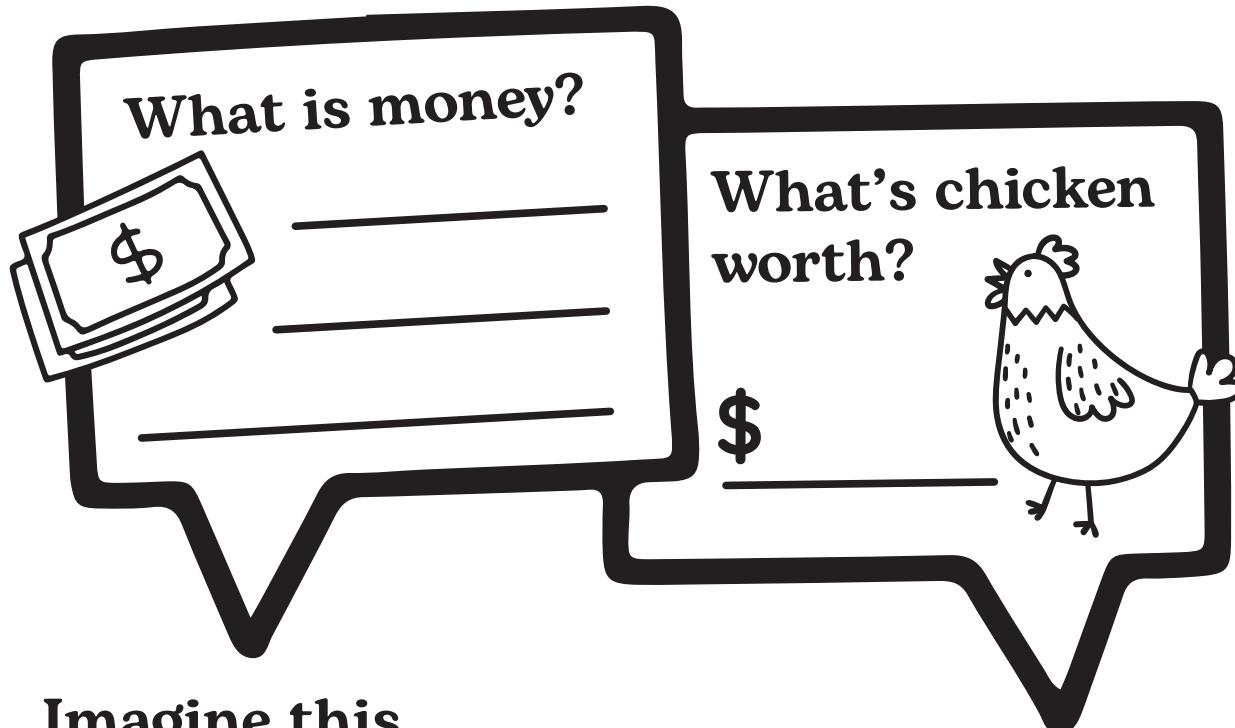


Learning about money early  
helps you reach your dreams—  
and FAME is here to help.

**FAME**

# Money, money, money!

First - Answer these questions.



## Imagine this...

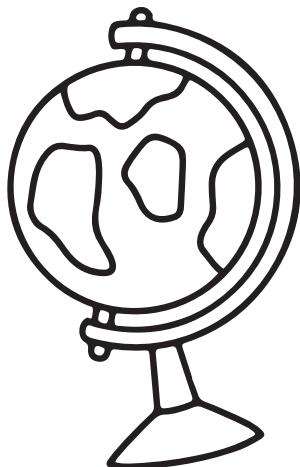
You go to the store with your family to buy milk, bananas, and cookies. When you try to pay the cashier says, "Ok, that will cost 1 chicken and 3 roses."

Huh?! That sounds silly! If we didn't have money, we would have to trade things to get what we want. Trading means giving something you have to get something you need. Would you rather carry chickens in your backpack or money in your wallet?

**What Is Money?** - Money is what we use to buy things. It helps us pay for food, toys, clothes, and more. Coins and paper bills are types of money we can hold in our hands.

## Money around the world

People in different places use different kinds of money. In the United States, we use dollars. CAN YOU TELL WHERE THESE ARE USED?



Peso

Yen

Euro

Pound

# Make your own money!



## Touch a real bill.

We sometimes call it paper money.  
Do you think it's made of paper?  
If not, what is it made from?

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## What do you see on our money?

Circle all the things you find and  
add anything else you see.

SIGNATURES

WEB ADDRESS

A PERSON

COUNTRY NAME

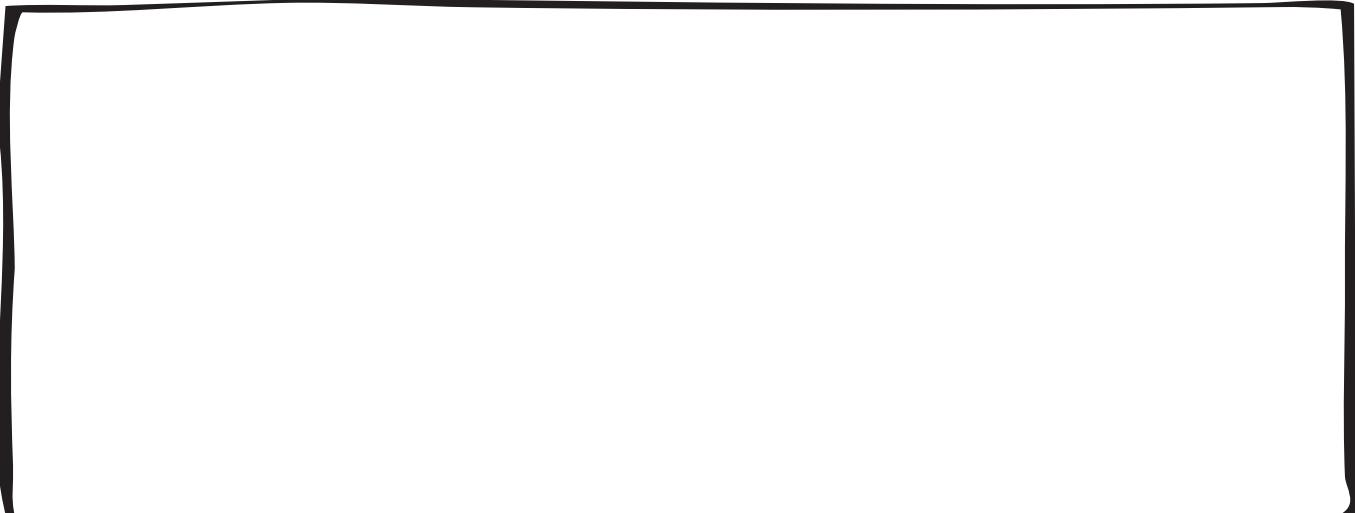
DRAWINGS/DESIGNS

PHONE NUMBER

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## What would you put on your money?

Draw your own money. Be sure to give it a name and a value and...and whatever else you want!



Currency Name \_\_\_\_\_

Value \_\_\_\_\_

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# It's all about SAVING!



O C G R R V A C A T I O N Z  
U O X E I B I A O G G T I M E  
Q L E T Y D E P U H B A N K I N G Q  
Y L A I R K W D U P V E H I C L E B  
R E R R J A W D U D K Z L H U U L M  
K G N E H P V S O C C I L F P T O F  
V E I M A W T E P L A R W X E L X D  
S X N E B N S K L I L T X H X C O Y  
N N G N I W Q J K X U A I H U K W E  
H K S T T C H A R I T Y R O G J C R  
X D O S S S Q Z R G D D F S N T Y Y  
T I N V E S T L N W E E K E N D S P



FIND THE FOLLOWING WORDS IN THE PUZZLE.

Words are hidden →, ↓ and ↘

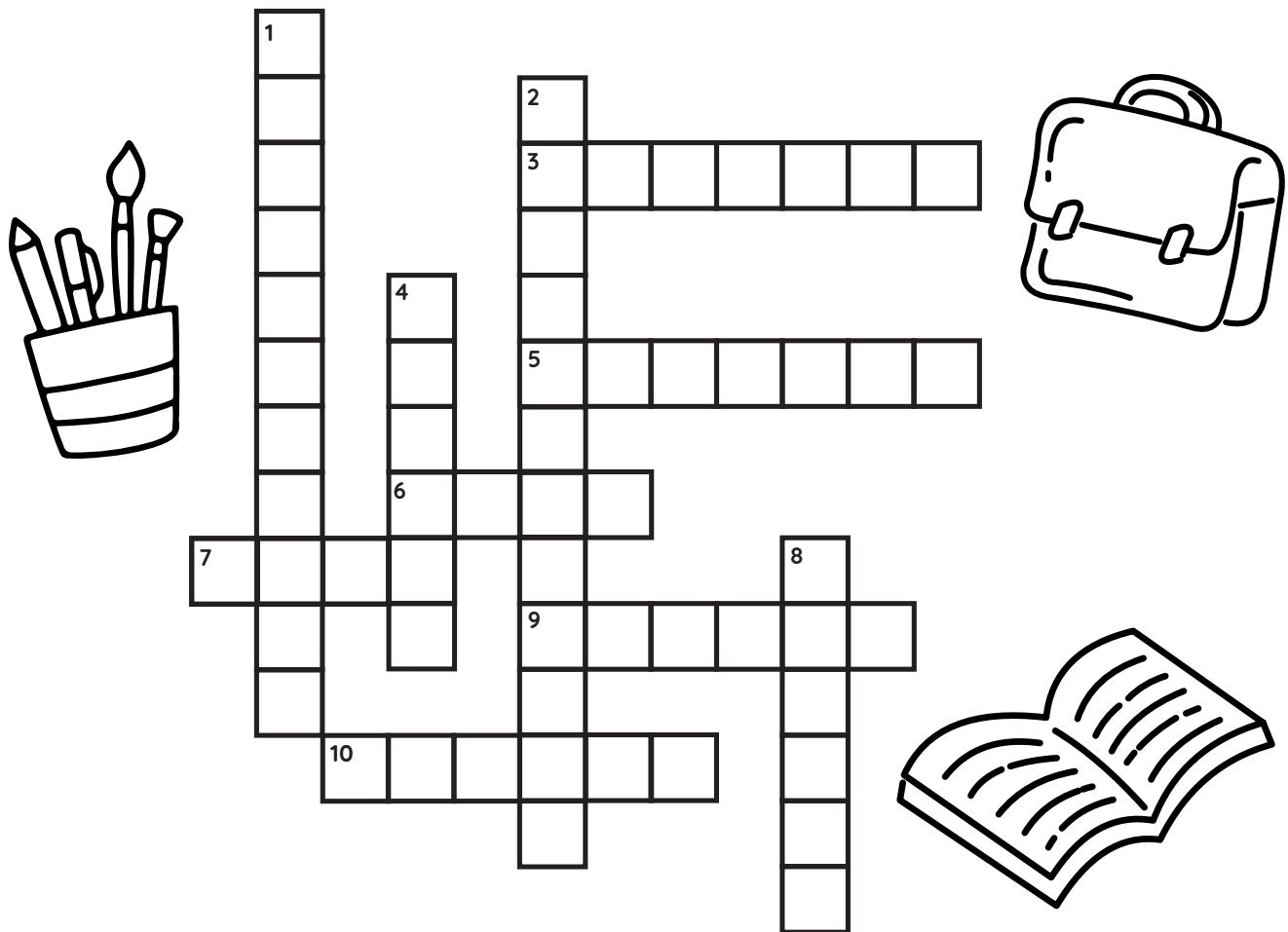
RETIREMENT  
EDUCATION  
VACATION  
WEEKENDS  
EARNINGS

VEHICLE  
CHARITY  
BANKING  
COLLEGE  
DOLLARS

INVEST  
TRAVEL  
HABITS  
TIME

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# The world of career & college is at your fingertips!



## Down

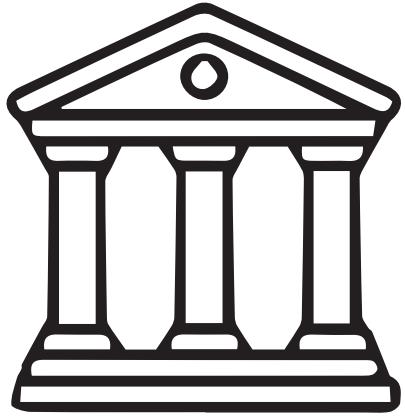
1. A one year program at a technical or community college is usually called a \_\_\_\_\_ program.
2. Applying for \_\_\_\_\_ could help you pay for college.
4. Getting good \_\_\_\_\_ in school helps you get into college.
8. An Associate or a Bachelor's \_\_\_\_\_ is earned from a college or university.

## Across

3. A \_\_\_\_\_ or university are places to go to learn after high school.
5. The \_\_\_\_\_ is a great place to study and borrow books.
6. When you live on a college campus your room is called a \_\_\_\_\_.
7. \_\_\_\_\_ stands for Finance Authority of Maine.
9. Another way to describe the type of school you attend after high school is \_\_\_\_\_ education.
10. A college \_\_\_\_\_ has many buildings including dorms, classroom buildings, and a dining hall.

# What is a College or University?

Match each of the words below on the left with the description in the column on the right. The words describe colleges & universities.



**CAMPUS**

A. A two-year college that awards certificates and associate degrees.

**DEGREE**

B. Educational title awarded to a student by a university or college after successfully completing a program of study.

**ASSOCIATE DEGREE**

C. Undergraduate degree awarded to a student after successfully completing a four-year program at a college or university.

**BACHELOR'S DEGREE**

D. School that provides education to undergraduates and awards bachelor's and sometimes master's degrees.

**UNDERGRADUATE**

E. Received after completing a 12 to 18 month program of study for a particular trade or skill.

**COMMUNITY COLLEGE**

F. College degree that is awarded after successfully completing a two-year program.

**COLLEGE**

G. A school of higher learning that typically awards undergraduate degrees and graduate degrees in various fields.

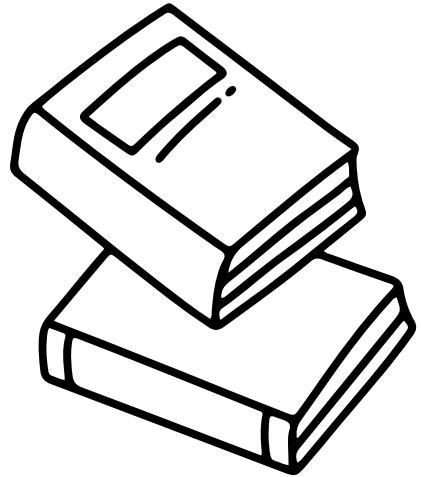
**UNIVERSITY**

H. A student at a college or university who has not yet received a bachelor's degree.

**CERTIFICATE**

I. Place where a college or university is located; a school that usually has several buildings.

# Will I need to go to college to be a...



Research the jobs listed below and find out if you would need to go to college to have these jobs.

ELEMENTARY SCHOOL TEACHER

Yes      No

VETERINARIAN

Yes      No

DENTAL HYGIENIST

Yes      No

REAL ESTATE SALES AGENT

Yes      No

CUSTODIAN

Yes      No

AIRLINE PILOT

Yes      No

CIVIL ENGINEER

Yes      No

PLUMBER

Yes      No

ELECTRICIAN

Yes      No

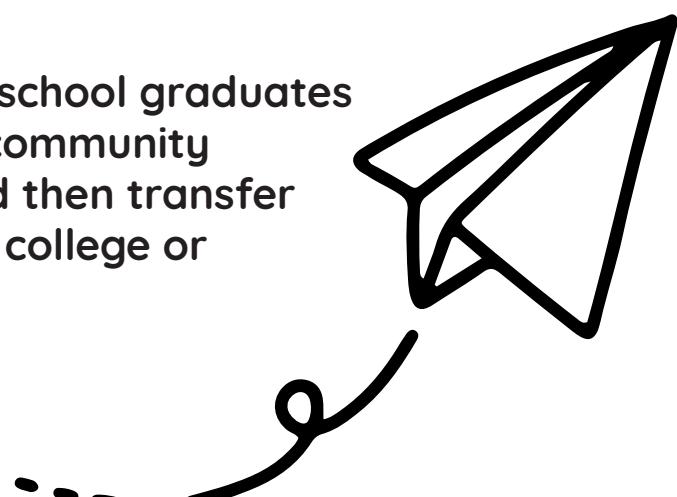
ARCHITECT

Yes      No

# True Or False?

## Statements About Education After High School

True	False	Only students with the best grades are able to go to college.
True	False	Not all colleges and universities are the same.
True	False	Everyone should plan to have some type of education or training after high school
True	False	You should only start college or a training program after high school if you know what you want to do for a career.
True	False	High school graduates earn the same amount of money as college graduates.
True	False	Many high school graduates start at a community college and then transfer to another college or university.





For more materials and resources to work with students on career,  
college aspirations and financial literacy, please contact:

**FAME**

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[www.famemaine.com](http://www.famemaine.com)