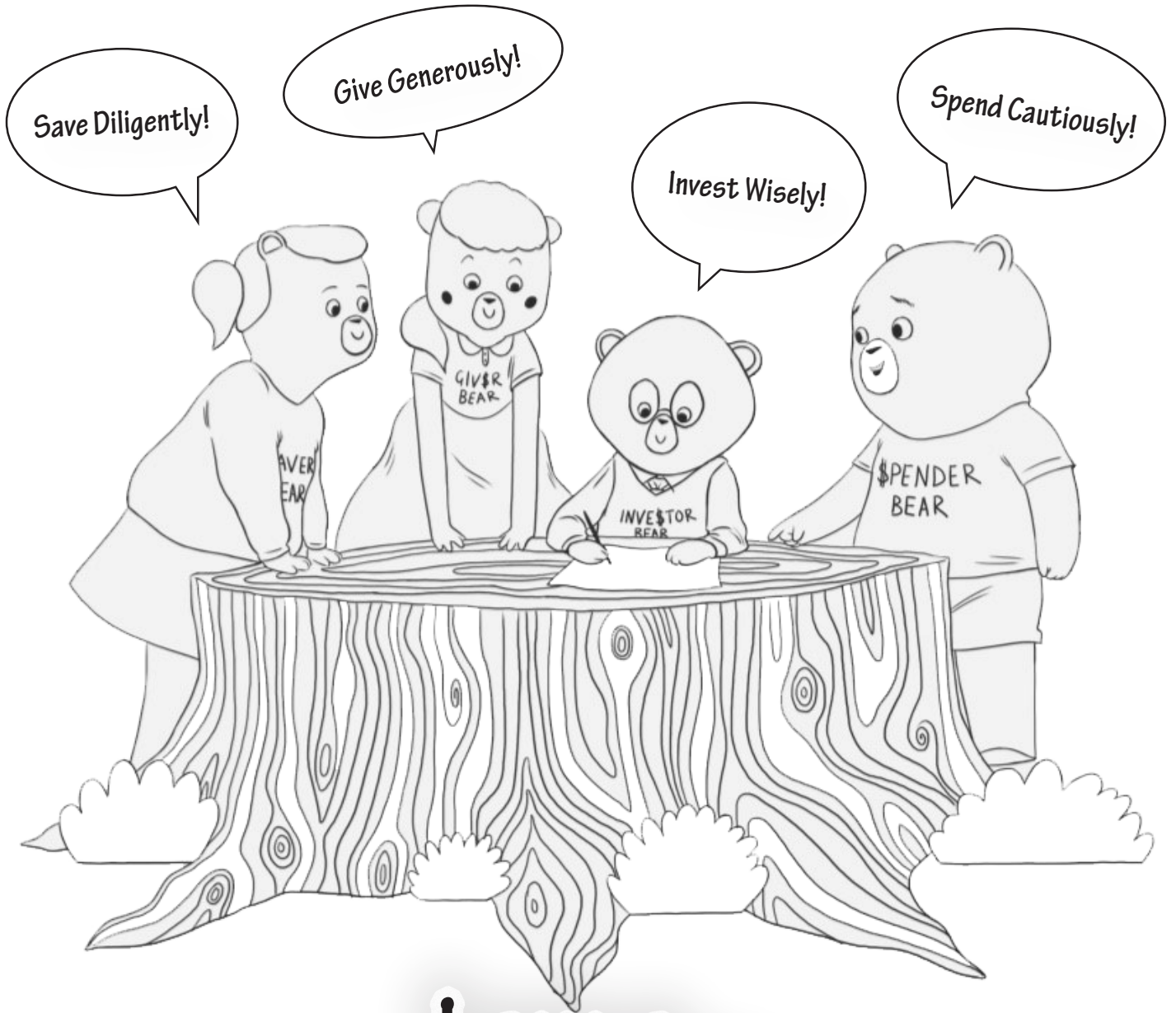


NAME: _____

The Four Money Bears Coloring Worksheet

In *The Four Money Bears*, JJ Bear and Mimi Bear learn to spend cautiously, save diligently, invest wisely, and give generously. Which type of bear do you like best?



I am a...

*Spender

*Investor

*Saver

*Giver



NAME: _____

Make a Monthly Budget

In the book *The Four Money Bears*, Mimi Bear and JJ Bear learned the importance of spending wisely, saving for future goals, investing for the future, and sharing. Use the budget worksheet below. The far-right column shows your monthly allowance, which changes based on how many chores you do. Fill in how you would spend, save, invest, and give throughout the year.

	SPEND	SAVE	INVEST	GIVE	
JANUARY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$20
FEBRUARY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$12
MARCH	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$15
APRIL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$18
MAY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$20
JUNE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$24
JULY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$26
AUGUST	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$30
SEPTEMBER	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$20
OCTOBER	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$25
NOVEMBER	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$15
DECEMBER	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	= \$20

NAME: _____

Should the Bears Spend or Save?

In the book *The Four Money Bears*, the Bear family goes on a shopping trip, which starts a conversation about the importance of making decisions about how they use their money. Read through the examples below and help the Bears decide if they should spend or save their money.

1. JJ Bear wants to buy a new firetruck toy. He always does his chores and gets paid a \$5 weekly allowance. JJ Bear has \$15.00 in his pocket. The firetruck costs \$20.00. Should he spend or save his money?

ANSWER: _____

2. It's summer and the Bear family's lawnmower has broken down. Mama Bear wants to buy a new mower that is priced for \$220.00. She has \$300.00 available. Should she spend or save his money?

ANSWER: _____

3. Mimi Bear wants to go to a theme park to ride a roller coaster. She has \$20.00 and the park admission is \$15.00. At the same time, she needs a new pair of shoes because he old ones are getting worn out. Should she spend or save her money at the theme park?

ANSWER: _____

4. Papa Bear has \$5.00 and needs to buy lunch. He visits a restaurant and sees two food options that interest him -- a sandwich for \$4.00 or a burger for \$5.00. Should he spend all of his money on the burger or buy the sandwich, which will leave him with \$1.00 in savings?

ANSWER: _____



BONUS: If you could save for one special item, what would it be?

