

# MONEY

## Doesn't Grow on Trees



By Julie Ellis

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SAMPLE



# Money Doesn't Grow on Trees!

Have you ever heard an adult say, “Money doesn’t grow on trees”? What they really mean is that money is not easy to get. Money doesn’t just sprout up out of the ground, or bloom on a branch for you to pick.

Have you ever thought, “When I grow up, I want to be rich”? If money doesn’t grow on trees, then how can you ever become rich?



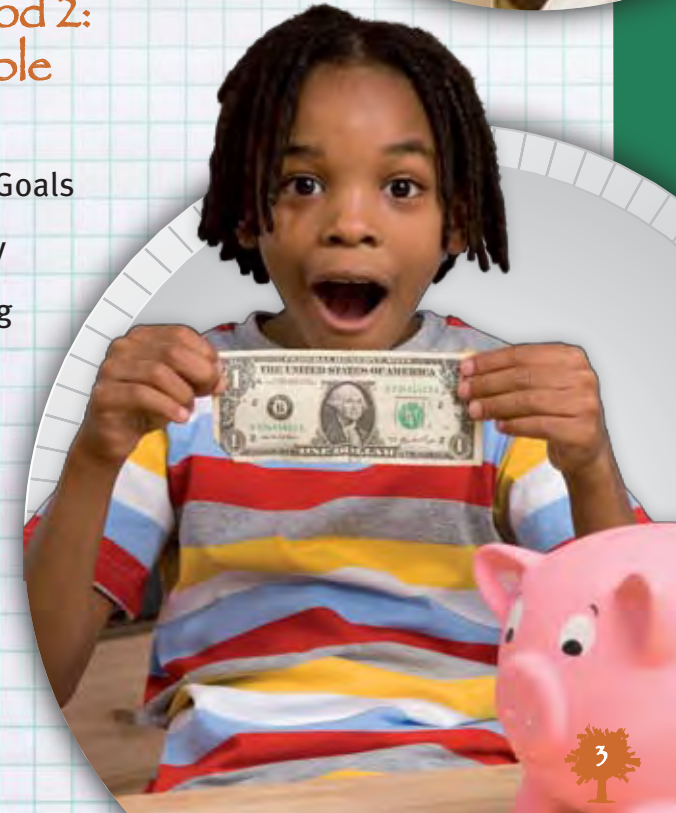
## Get-Rich Method 1: Win the Lottery

It is true that, if you won the **lottery**, you’d get a lot of money. But you can’t count on winning the lottery. You have a much better chance of being struck by lightning than winning the lottery. It is not a smart way to try to get rich.



## Get-Rich Method 2: Follow Five Simple Money Rules

- Rule 1: Set Money Goals
- Rule 2: Earn Money
- Rule 3: Start Saving
- Rule 4: Make a **Budget**
- Rule 5: Be a Smart Spender





# Rule 1: Set Money Goals

Think of a **money goal** as a target. Set a target for something that you want to buy or spend your money on, so you have something to aim for. If your goal is something you need money for quickly, like going to the movies, it is a short-term goal. If it is something big for your future, like a bike, it is a long-term goal.

Money goals:

- help you avoid wasting your money on bad choices
- help you become good at saving for things
- help you buy only what you want or need
- give you a reason to work hard when you don't feel like working.

## Thinking about a Money Goal

1. Do you know the **value** of each coin and bill?
2. Can you give the correct amount of money, or check that you receive the right amount of change, when you buy something?
3. What one item would you buy if you had a lot of money right now? How much would it cost?
4. How much money would you like to spend or save each week?
5. What can you do to earn money?
6. How much money could you earn in one week?

