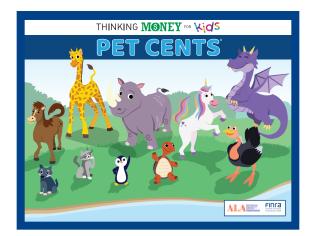
INSTRUCTIONS

Pet Cents

layers adopt a pet—and take on the financial responsibilities of pet ownership—as they visit various stations around the room. At each stop, players engage in financial transactions with an assistant/cashier (i.e., a grownup or older kid), spending and receiving money until the timer runs out. Along the way, they are faced



with unexpected events that could result in a financial windfall or expense. All transactions are tracked on the player's Pet Card. The goal of the game is to meet a pet's needs while retaining as much money as possible.

Financial Literacy Components

Participants will:

- Understand what a budget is and how it is useful
- Think about what it means to be financially responsible
- Identify essential financial expenses (food, housing, healthcare)
- Cope with unexpected financial needs

Staff / Volunteers Needed

6. The program facilitator can double as the Adoption Center assistant.

Group Size

5-10; up to 20 if kids work in pairs.

Recommended Age

Ages 8–11. The game includes light reading, addition, and subtraction.

Recommended Program Time

30 minutes

Materials

- Facilitator Script
- 10 Dry-Erase Pet Cards
- 10 Dry-Erase Markers
- 9 Event Cards
- 7 Earn Cards
- 6 Station Signs and Sign-holders
- 4 Station Cards (detailing the items available for sale)
- Play Money
- 6 Tables or Chairs to designate each of the 6 stations (provided by the library)
- Timekeeping Device (provided by the library)
- Pet Cents Champion Certificates

 (available from the Thinking
 Money for Kids website, <u>ala.org/</u>thinkingmoneykids)

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Setup

Before participants arrive, set up six stations around the room: (1) Pet Adoption Center, (2) Earn Station, (3) Vet's Office, (4) Food Store, (5) Pet School, and (6) Pet Supply Store. Each station is designated by a table/chair and a tabletop sign and is staffed by one library employee or volunteer.

- Pet Adoption Center: Set out the Pet Cards, dry-erase markers, and play money in stacks of \$150.
- **Earn Station:** Set out Earn Cards and play money.
- Vet's Office, Food Store, Pet School, and Pet Supply Store: Place the corresponding Station Cards.

Before the program begins, provide instructions to the library staff or volunteers who are staffing the stations.







Instructions

- Players start by visiting the Adoption Center, where they (1) receive a Pet Card, a dry-erase marker, and \$150 in play money, (2) pay their pet's adoption fee, and (3) name their pet.
- Once all the players have adopted a pet, the facilitator sets a timer for 15–20 minutes.
- For the remainder of the game, players take their remaining money and walk to the Vet's Office, Food Store, Pet School, and Pet Supply Store (in any order) to buy things their pets need or want. At each station, assistants exchange players' money for goods or services and update their Pet Card. Players can choose between three different items for their pet at each station, and they should visit each station at least once during the allotted time.
- Every few minutes, the facilitator rings a bell or calls out "FREEZE!"
 Gameplay pauses while the Event Card is read and transactions take place.
 - An Event Card may have a positive or negative financial impact on a player. For instance, an Event Card might read, "Minus \$10 to all pets that have not been to the vet." The facilitator reviews players' Pet Cards to see who is impacted and exchanges money as appropriate. Players update their Pet Card with their windfall or expense.



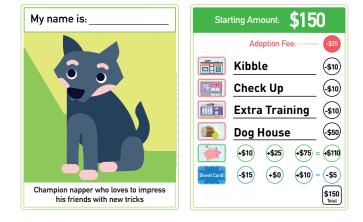
Event Card example (negative)

• The facilitator may decide how many Event Cards to read and when, up to three times per game.



- If participants run low or run out of money, they may visit the Earn Station, where they will draw one Earn Card. Each player may visit the Earn Station up to three times per game. The Earn Cards must be tallied on participants' Pet Cards. Earn Cards should be returned to the deck after drawing, as they will be re-used throughout the game.
- Warn participants as the end of the game approaches. Count down and end the game.
- Participants count how much play money they have at the conclusion of the game. Participants reconcile their completed Pet Cards with the amount of play money they have on hand. Assistants may help participants do the math.
- Participants are eligible to be Pet Cents Champions if they have met all of the following criteria:
 - They have fulfilled their pets' needs by making purchases at each station (Vet's Office, Food Store, Pet School, and Pet Supply Store).
 - Have play money left over at the end of the station rotations.
 - Have reconciled the amount of play money on hand with the amounts on the back of their completed Pet Card.

Completed Pet Card:



Program Variations

- **Partner with a local animal shelter** to meet real adoptable pets and discuss the financial responsibilities that come with pet ownership.
- Partner with a therapy dog organization to plan a complementary program in which children can read to therapy dogs to build literacy skills.
- Invite kids to write a story featuring their Pet Cents pet.





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FACILITATOR SCRIPT

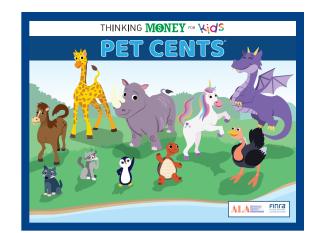
Pet Cents

Does anybody here have a pet?

Wait for kids to respond. Confirm their responses.

What kind of pet do you have?

Wait for kids to respond. Confirm their responses.



Do you have any responsibilities when it comes to your pet? Do you have to feed it? Walk it?

Wait for kids to respond. Confirm their responses.

What about paying for your pet? Who pays for the things your pet needs and wants?

Wait for kids to respond. Confirm their responses.

Those things are EXPENSES—money you have to spend to get something. Let's think of some expenses that come with having a pet.

Wait for kids to respond. Confirm their responses.

Well guess what! Today everybody gets a pet! But there's a catch. You have to take care of the pet . . . which means you have to pay for the pet.

Your first stop will be the Adoption Center, where you'll get your pet and \$150 in play money. That means your BUDGET is \$150—that's the total amount you have to spend.

Has anyone ever adopted a pet? It costs money! So, the first thing you'll need to do is pay an adoption fee. The adoption fee is at the top of your Pet Card—it is different for each pet.

Example Pet Card front (top) and back (bottom), showing adoption fee



Then you will walk around the room to different places to buy the things your pet needs and wants: a Vet's Office, a Food Store, a Pet School, and a Pet Supply Store. You can visit the stations in any order. When you get to a station, look at the choices and decide what you want to buy.



You'll need to make choices—some things will cost more than others! Think before you buy. Give the helper your money and get change. Count your change to make sure you received the correct amount and write down what you purchased on your Pet Card.

Just like in real life, if you need more money, you'll have to earn it. If you run low on money, you can stop by the Earn Station to earn extra cash.

The goal is to get everything on your pet's list without spending all of your money.



Earn Card example (*left*) and Event Card example (*right*)

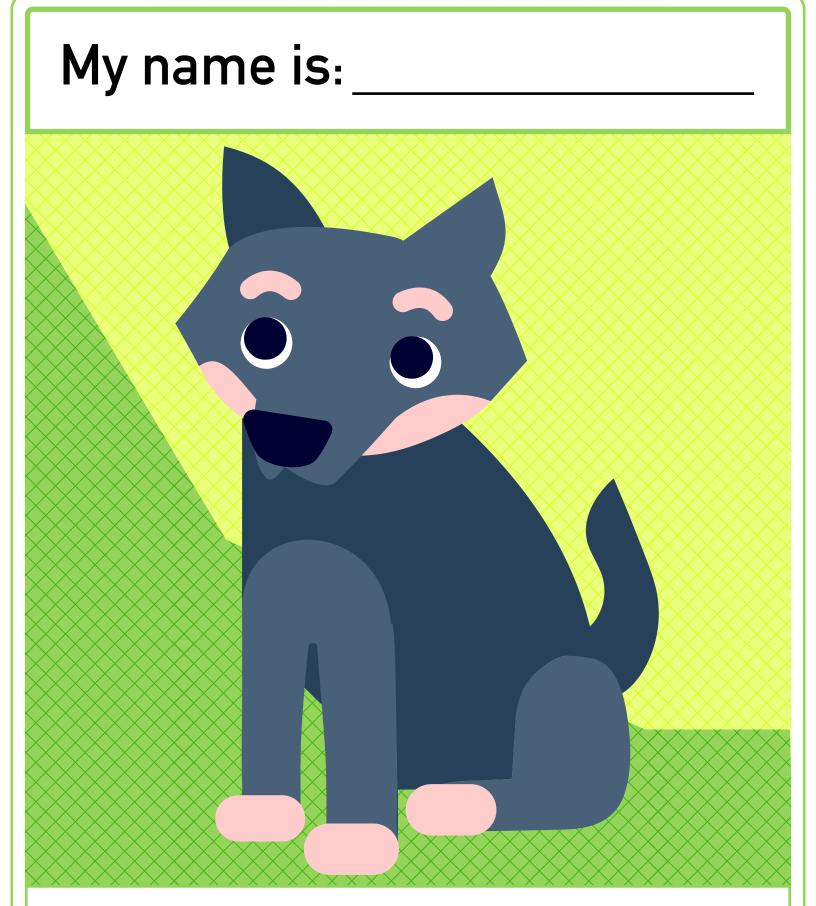
In real life, unexpected things happen. Unexpected things will also happen in this game. Every once in a while, I'll call out "FREEZE!" When I do, you'll stop what you're doing, and I'll read an Event Card. These Events may be good or bad.

The game ends when my timer runs out. Any questions?

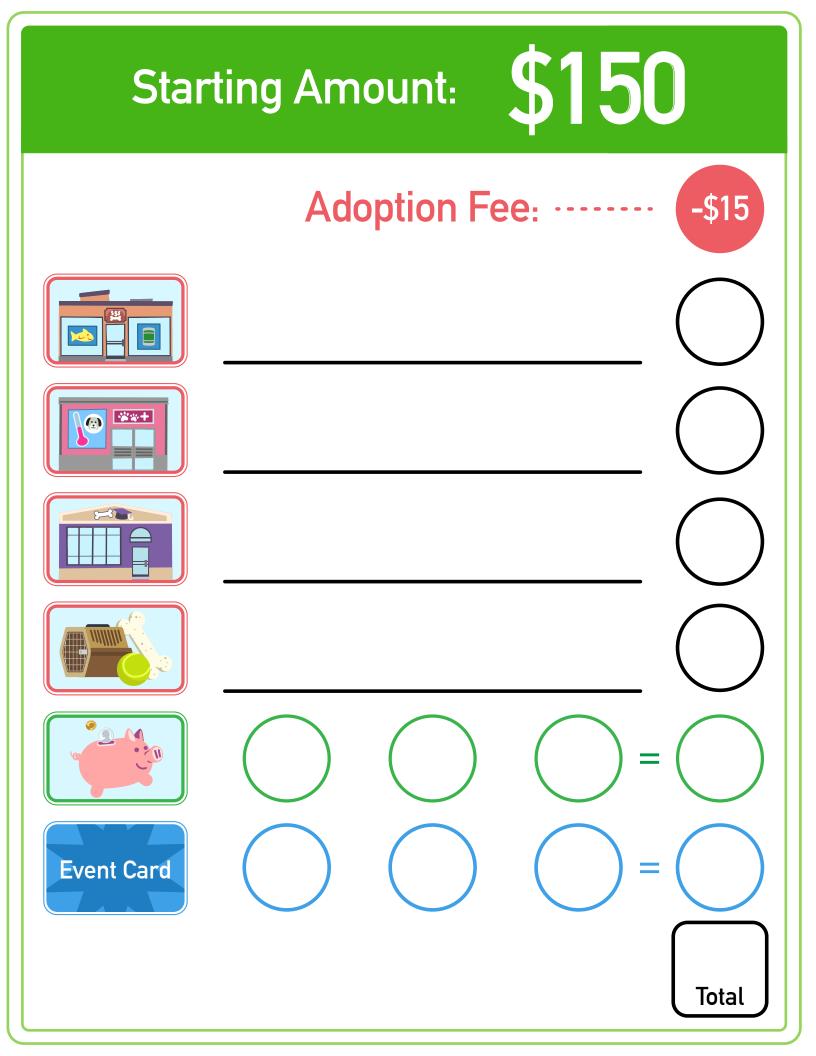
Debrief / Reflection Questions

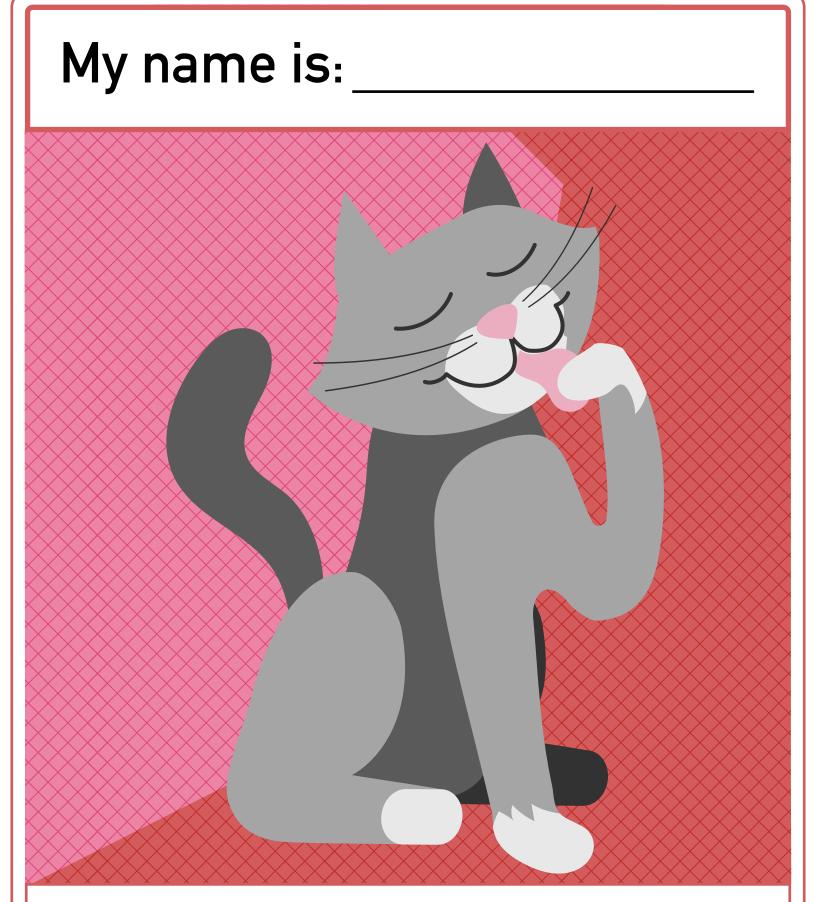
Participants take their Pet Cards and remaining money and sit in a circle. Review the Pet Cards for completion and count how much money each player has left. Reconcile the amount of play money each participant has on hand with the amount indicated on the back of the participant's Pet Card. Engage participants in a brief conversation using the following questions:

- Was it difficult to pay for your pet?
- Were some pets more difficult or expensive than others?
- What happened when the Event Cards were called?
- Did anybody have to earn extra money to pay expenses for their pets?
- Would you want the same pet if you were to play again?
- If you were to adopt a real pet, what expenses would you budget for?

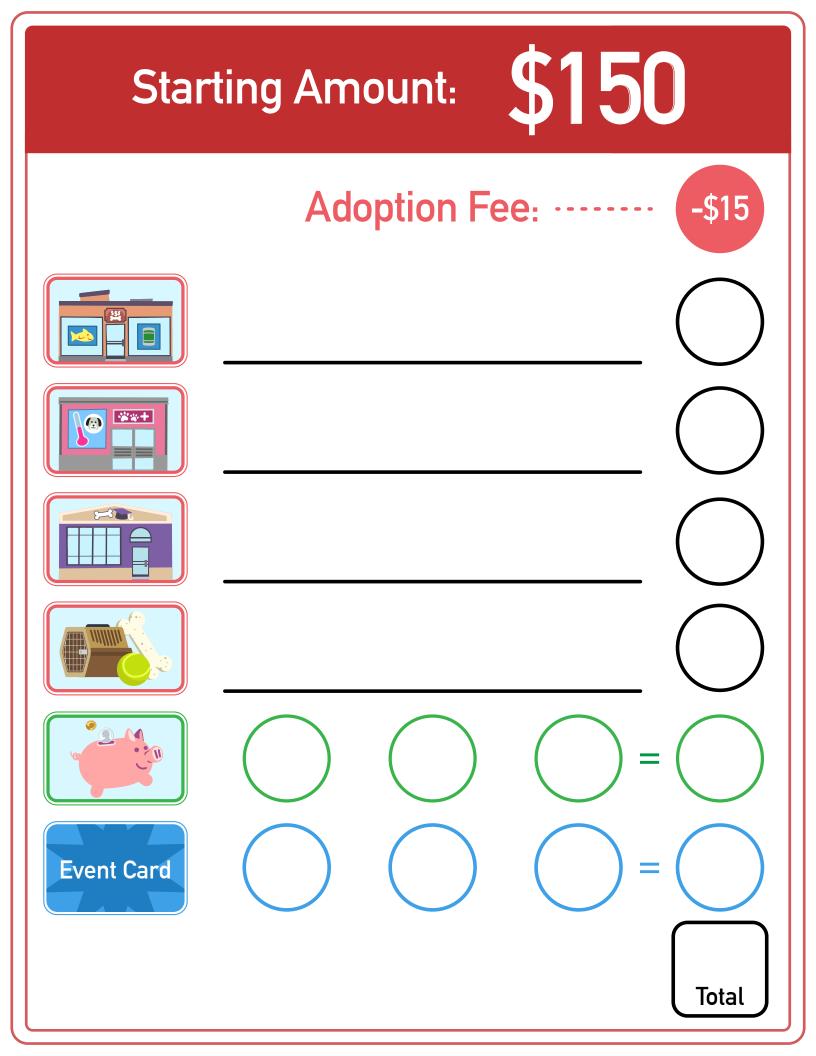


Champion napper who loves to impress his friends with new tricks



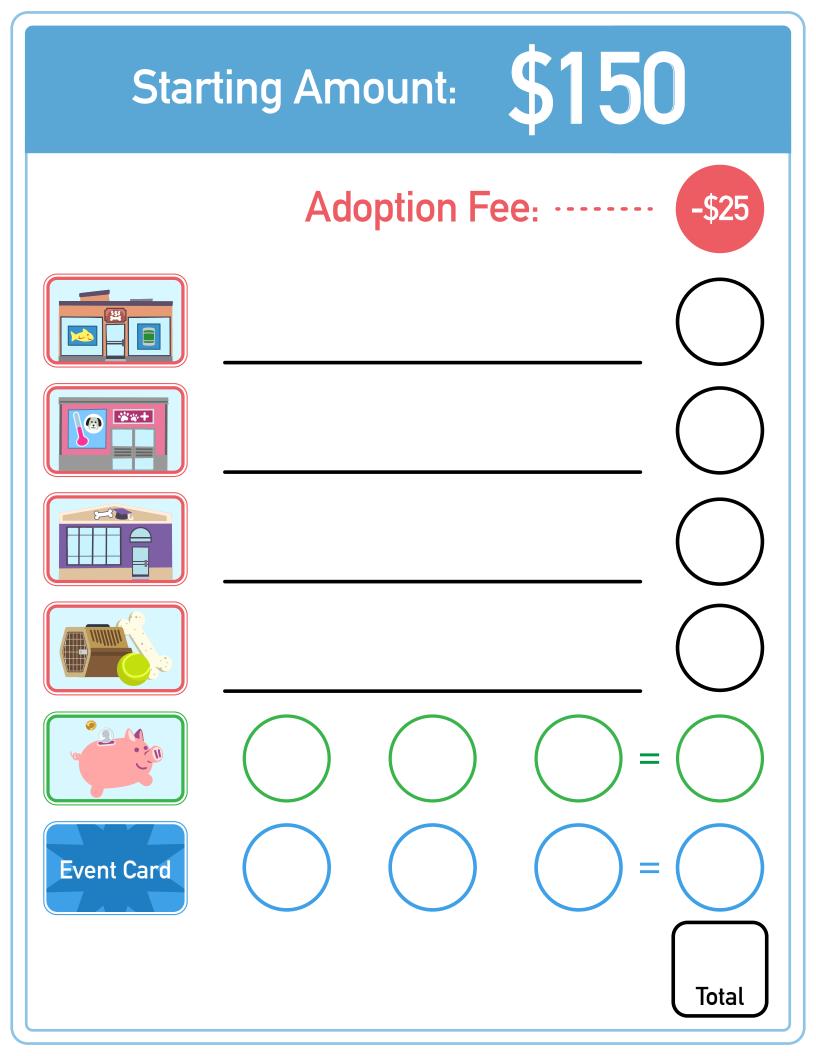


Picky eater whose sharp claws need special attention



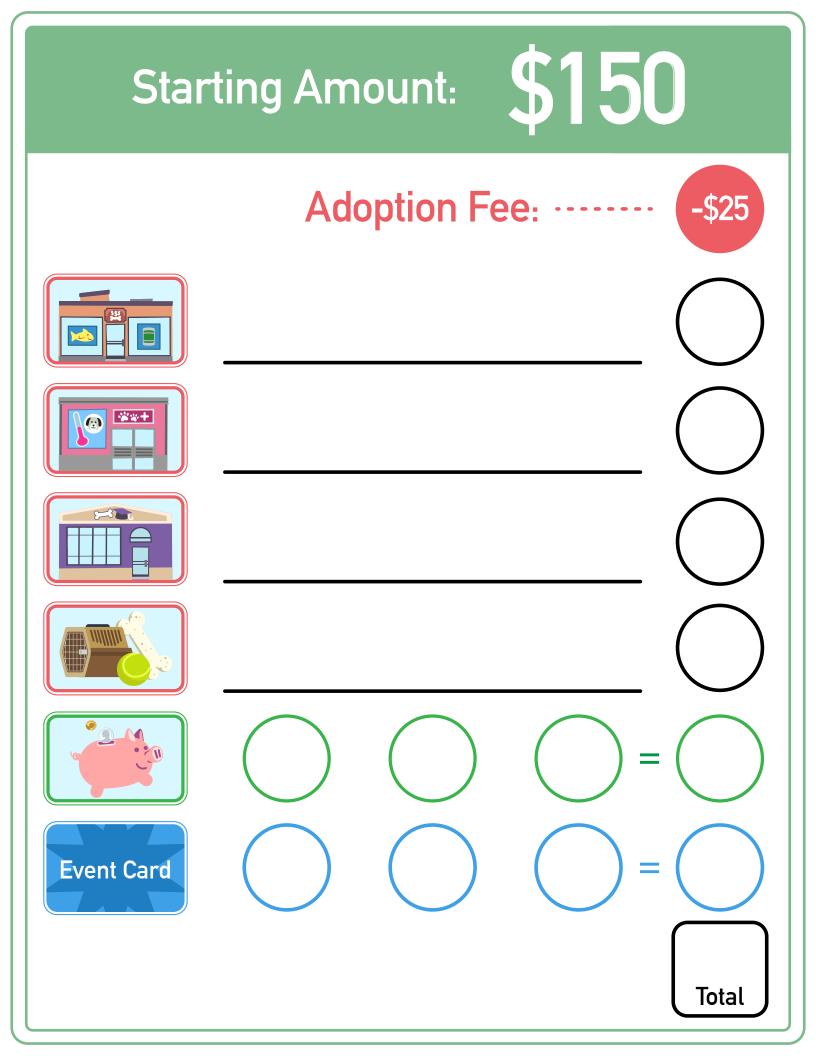


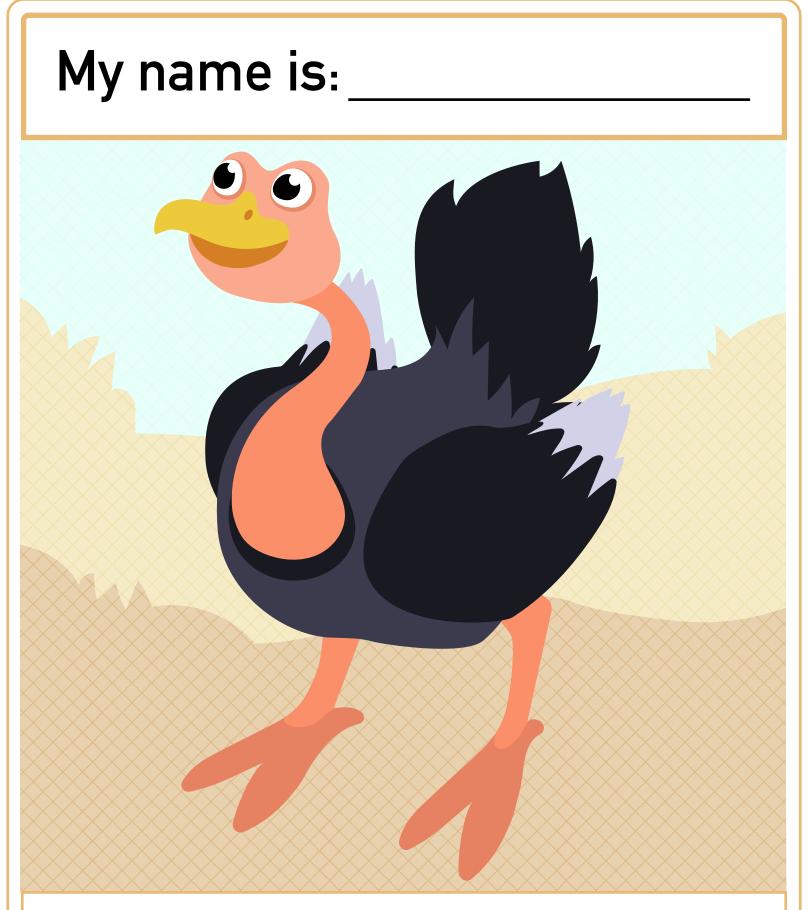
Igloo-dweller who dreams of the sunny skies of summer camp



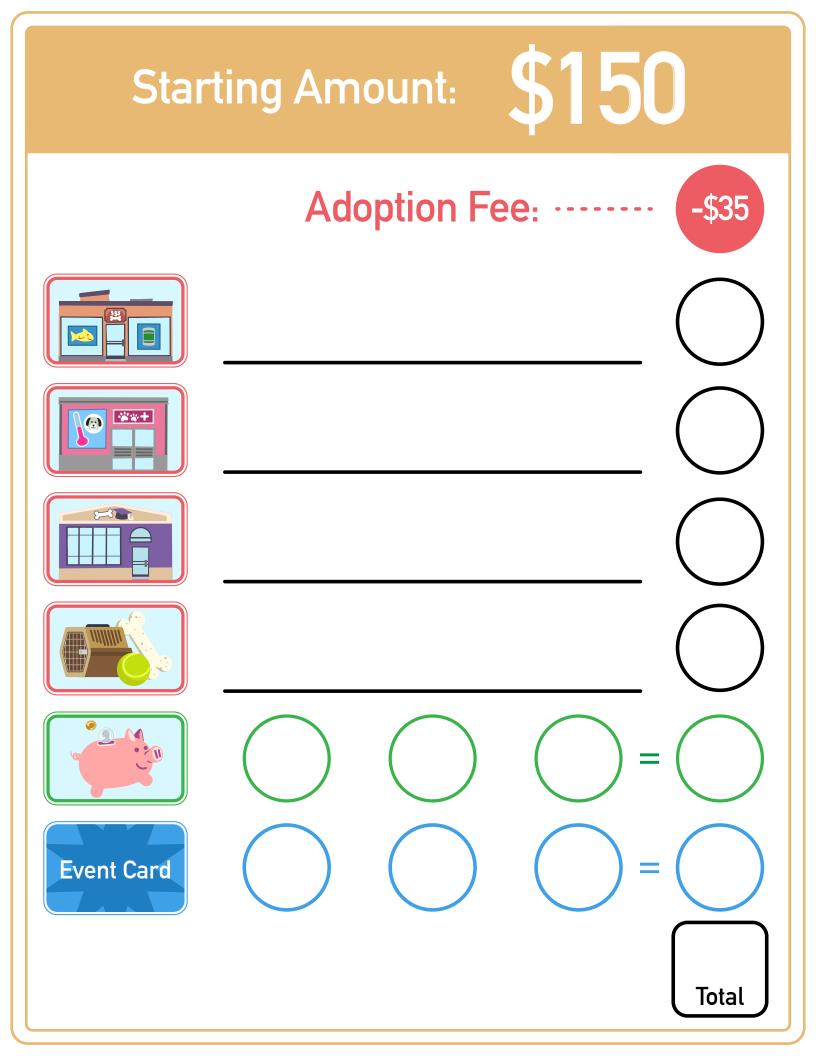


Vegetarian thrill-seeker who loves showing off his skills at the skate park

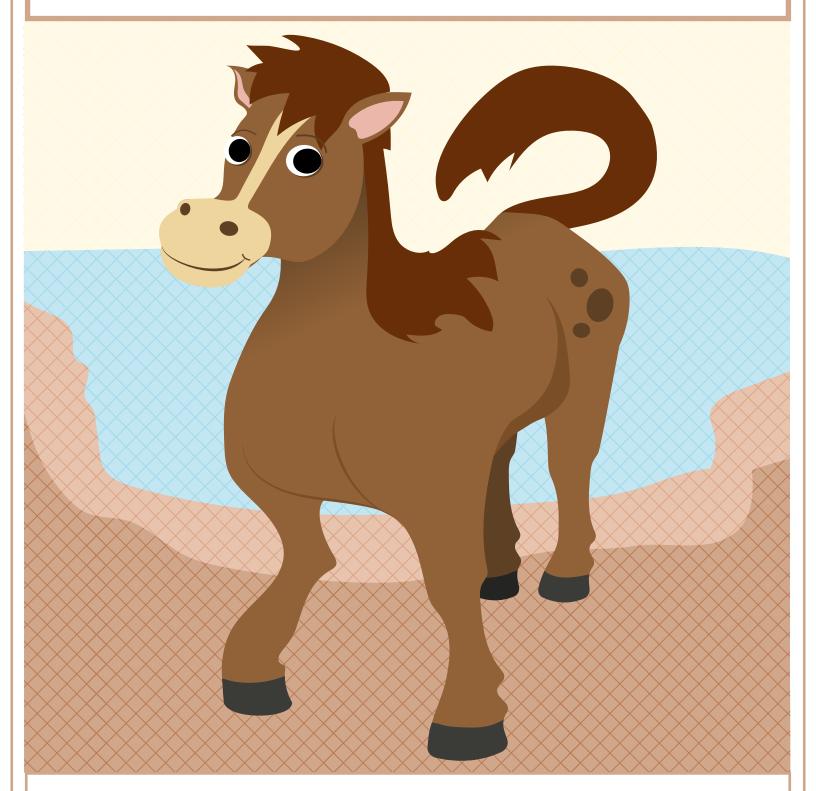




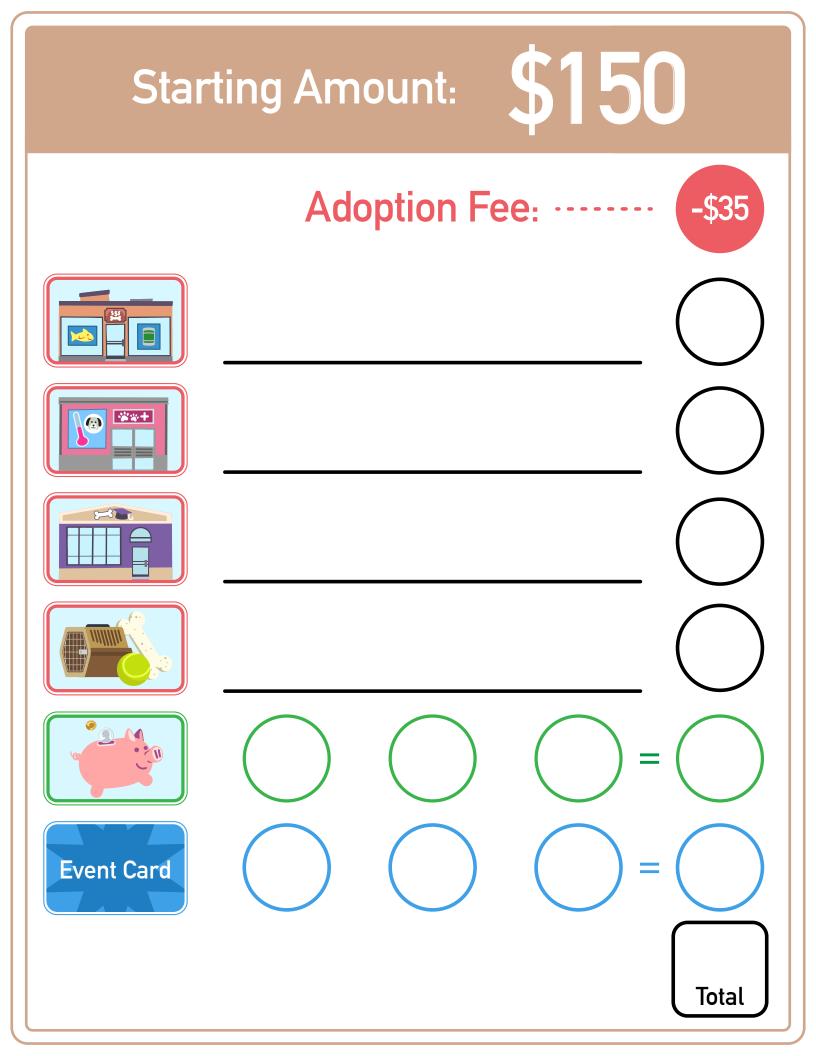
Sand-loving bird who wants to go to beauty school





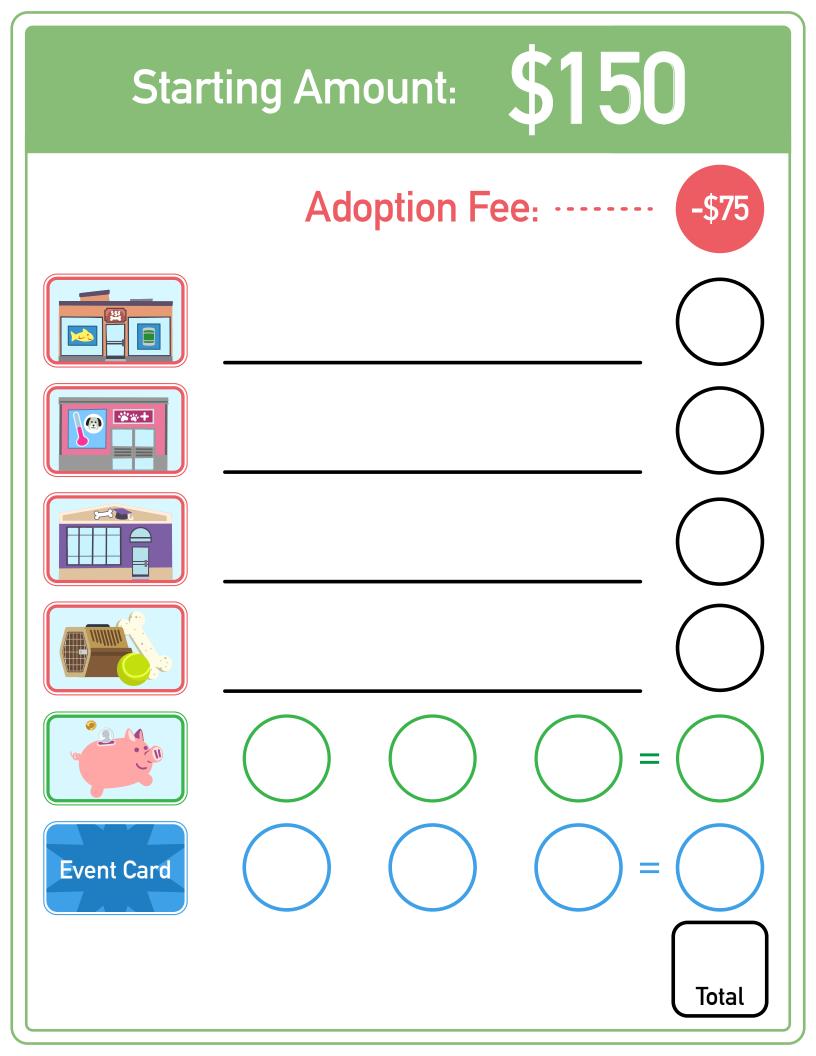


Competitive show-jumper who can eat her weight in hay



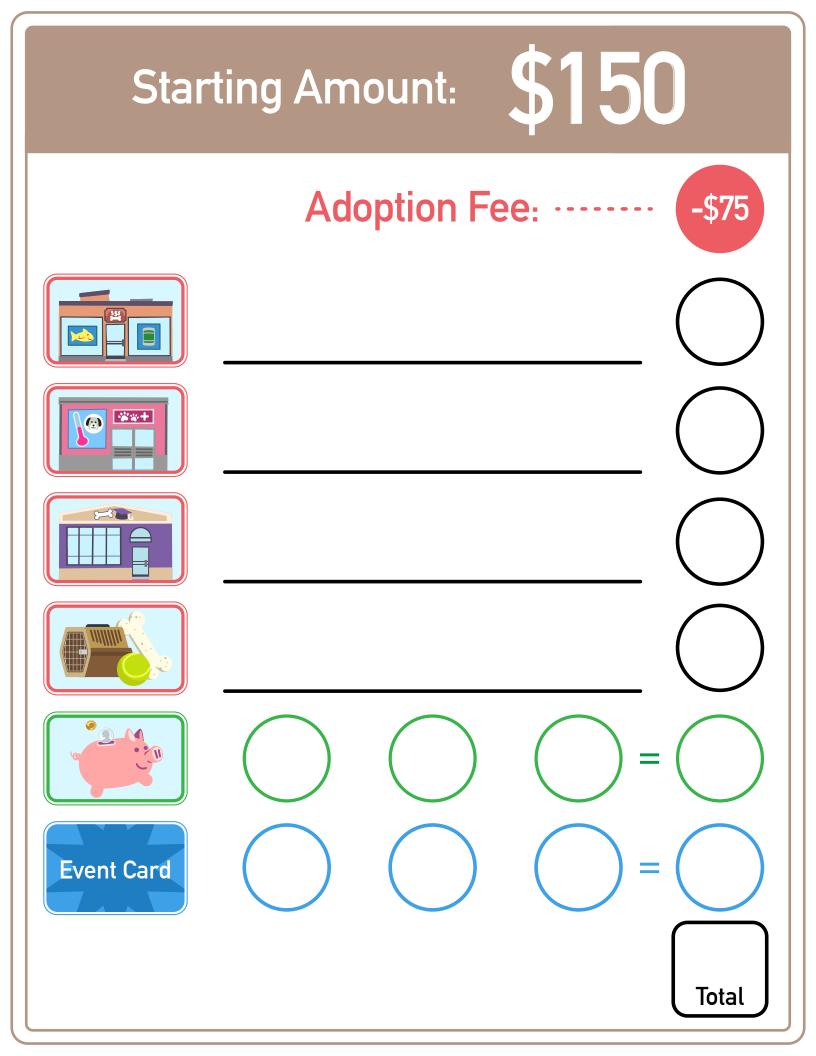


Long-necked leaf-lover in need of a chiropractor



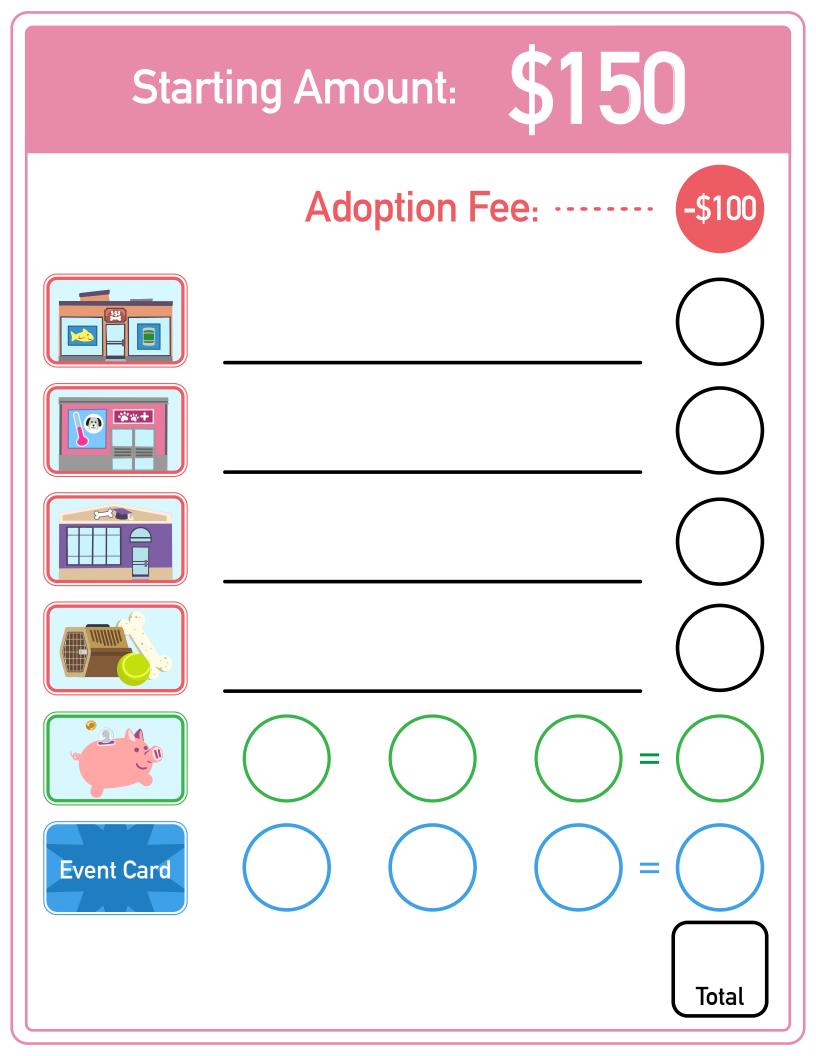


Sure-footed gentleman who dreams of tap dancing



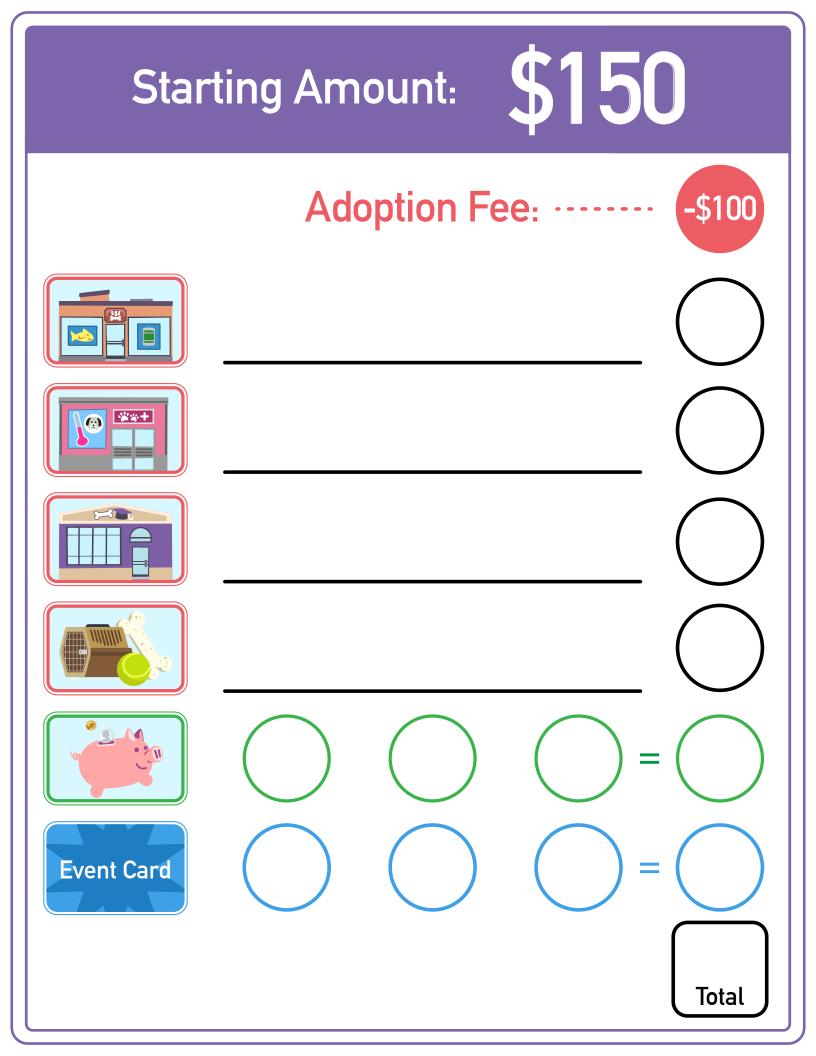


Fanciful rainbow-eater looking for a soft place to snooze





Spicy food-lover who needs help learning to fly



















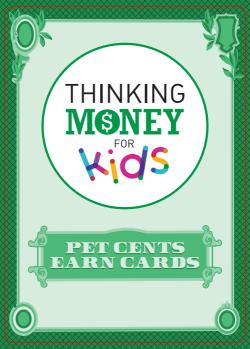




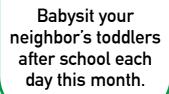


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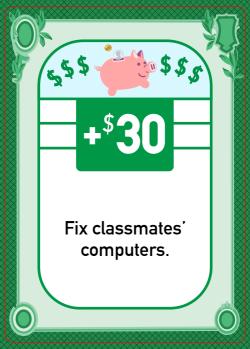
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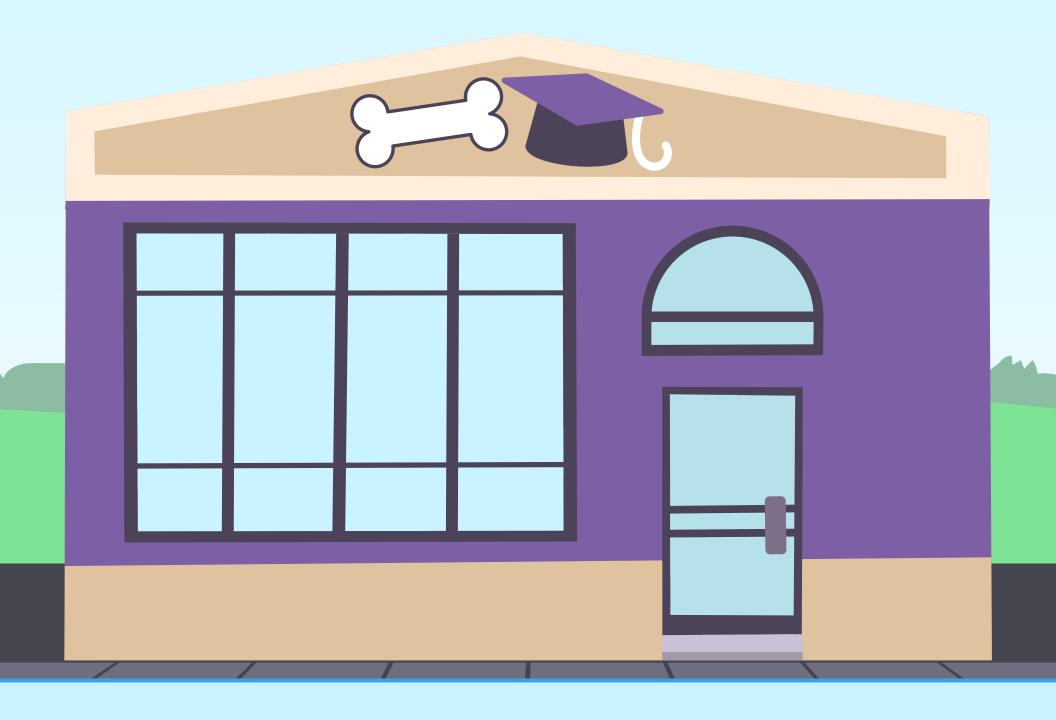
Adoption



Food Store



Vet's Office



Pet School



Pet Supplies





| | | Food Store | | |
|---|----------|-----------------|-----------------------|-----------------------------|
| | | \$10 | \$15 | \$25 |
| | Dog | Dry Food | Wet Food | Steak |
| | Cat | Dry Food | Wet Food | Fresh Fish |
| • | Penguin | Popsicles | Frozen Fish | Fresh Fish |
| | Tortoise | Lettuce | Freeze Dried Worms | Live Bugs |
| 8 | Ostrich | Fresh-Cut Grass | Dried Hay | Fresh Fruits and Berries |
| | Horse | Hay | Oats | Fresh Vegetables |
| | Giraffe | Grass | Hay | Fresh Leaves |
| | Rhino | Grass | Flowers | Leaves |
| | Unicorn | Glitter | Mashed Potatoes | Rainbows |
| | Dragon | Hot Sauce | Chicken Nuggets | Lava Rocks |

| | | Vet's Office | | | |
|---------|----------|---------------------|---------------------------|--------------------------|--|
| | | \$10 | \$20 | \$30 | |
| | Dog | Check Up | Flea Bath | Teeth Cleaning | |
| | Cat | Check Up | Nail Trim | Teeth Cleaning | |
| 60 | Penguin | Express Check Up | Extra Tests | Overnight Observation | |
| | Tortoise | Nutritionist | High-Gloss Shell Wax | Vision Test | |
| 8 | Ostrich | Check Up | Deluxe Feather Shampoo | X-Rays | |
| | Horse | Check Up | Hoof Trim | Mane Styling | |
| | Giraffe | Check Up | Hoof Trim | Chiropractor | |
| Ű | Rhino | Check Up | Massage | Horn Polish | |
| | Unicorn | Check Up | Magic Potion | Horn Polish | |
| | Dragon | Check Up | X-Rays | Wing Check | |

| F3 | | | | | |
|-----------|----------|--------------------|---------------------------|----------------------------|--|
| | | Pet School | | | |
| | | \$10 | \$15 | \$25 | |
| Dog | Β | asic Manners | Obedience | Tricks | |
| Cat | Та | able Manners | Extra Training | Cat College | |
| Pengui | n | Deep Sea Diving | Fishing Lessons | Summer Camp | |
| Tortois | e | Reading | Skateboard Lessons | Online Degree | |
| Ostrich | | Algebra | Feather Dance Training | Beauty School Degree | |
| Horse | | Trotting | Saddle Training | Show Jumping | |
| Giraffe | T: | able Manners | Hula Hoop Lessons | Giraffe Fashion Academy | |
| Rhino | те Те | ennis Lessons | Tap Dancing Lessons | Advanced Ballet Classes | |
| Unicor | n | Geology | Magic Lessons | Drama School | |
| Dragor |) | Curtsying | Flying Lessons | Magic Camp | |

| | Pet Supplies | | | |
|-------------------|--------------|-----------------|------------------|--|
| | \$20 | \$35 | \$50 | |
| Dog | Dog Bed | Dog Crate | Dog House | |
| Cat | Litter Box | Cat Bed | Cat Tower | |
| Penguin | Sled | Ice Skates | Igloo | |
| Controve Tortoise | Helmet | Skateboard | ' | |
| Ostrich | Comb | Water Trough | Sandbox | |
| Horse | Brush | Feedbag | Saddle | |
| Giraffe | Kite | Basketball Hoop | Swing Set | |
| Rhino | Sports Drink | Water Trough | Mud Pool | |
| Unicorn | Soft Bed | Hair Ribbons | Magic Spell Book | |
| Dragon | Yoga Mat | Bocce Ball | Ab Roller | |

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