Make Yourself Happy
Why giving $ is good for your health and your happiness

Allowance...
Do you get paid for chores? Should you?

Strange Money
Beads, Shells, Salt, and Whales’ Teeth

Your Two Cents
How to save & share your hard-earned money. You decide.

PLUS: The Benjamin Breakfast Sandwich
PHOTOGRAPHY: (COVER) Prostock-studio/stock.adobe.com; THIS PAGE: Africa Studio/stock.adobe.com

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PHOTOGRAPHY: Corona Borealis/stock.adobe.com

TETRADRACHM OF THE CITY OF ATHENS, MINTED ABOUT 455 BC

This coin, known as an “owl,” was the most prevalent coin of the ancient Mediterranean world for over 500 years, from 510 to 38 BC. “Owls” were issued by the city of Athens. The owl was the symbol of Athens, the patron goddess of Athens, so one side of the coin showed an owl, the other the goddess. These coins were used by other Greek cities to pay their required tribute to Athens. These tributes were used for the construction of the Parthenon and other great buildings. Today the tetradrachm—an owl coin worth four drachmas—is the most recognizable ancient coin.

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Our Mission

We believe that financial literacy is a critical element in building financial, physical, and mental health. Our mission for Benjamin is to help children achieve financial literacy by providing them with a magazine that is educational, challenging, informative, playful, and engaging.

A letter from the editors

Dear Parents and Educators,

Credit and debit card offers are delivered with junk mail. Cell phones are waved in front of scanners to pay for groceries. Online goods are sold with the touch of a finger. All of this adds up to children with a distorted view of what money is and how it works. Very few have financial savvy and, as a result, they may struggle to navigate the world.

It is critical to fulfilling, successful futures that children learn about money and the ways it affects them. Benjamin: The Smart Money Magazine for Kids and Their Families aims to increase young people’s financial literacy by covering familiar subjects (life skills, geography, math) in new ways, as well as introducing less traditional subjects (shopping skills, philanthropy, and equity, among others) that kids don’t yet know they are interested in.

Benjamin will be distributed to kids who open savings accounts at sponsoring banks, as well as to schools, pediatric offices, after-school programs, and other community locations. Additionally, funding will support free and discounted distribution to schools that serve vulnerable populations, and to low-income families. Reflecting on the enormous economic inequalities in this country, as well as the alarming drop in math scores, we intend to help level the playing field through increasing financial literacy and math competence at all income levels.

We hope you’ll join us in this effort.

Sally Sampson, Founder, and John Willoughby, Editor

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What’s Ben Got to Do with It?

The $100 bill may be called a “C-note” (C being the Roman numeral for 100), a “century note” (100 years in a century), or a “Benjamin” (after Benjamin Franklin, pictured on the note). 75% of all $100 bills in circulation are outside the United States.
What Is Money, Anyway?

Does it ever seem odd to you that you can hand someone a $10 bill, which is just a piece of paper, and they give you back something you want, like a pizza or a book? The paper itself is not worth the price of either of those things, so why will the seller exchange it for the paper? This is the mystery of money.

Way back in time, people didn't use money. Instead, they bartered, which means they traded goods of equal value. For example, I might trade you a bushel of apples for a horseshoe. But this was very limited—what if I wanted the horseshoe but you already had all the apples you wanted? Eventually people realized they needed something that everyone would accept in trade. That's when coins were invented.

Very early “coins” were not like those we use today. Depending on where in the world you lived, they might be a particular shell or a piece of glass or a bead. As long as the people on each side agreed that they would give these beads or shells a certain value, then it worked: It was all about trusting that the other side would give as much value to the “coin” as you did. So, instead of giving you apples for your horseshoe, I'd give you several “coins,” which you could then trade to someone else for something you wanted.

Later on, coins came to be made out of something that everyone agreed had value, like gold or silver. But that had problems, too, because to buy expensive items you would have to lug around thousands of heavy coins, which was impractical. Sometime in the 11th century, someone in China came up with the idea of using pieces of paper with a particular design and writing on them. This was the first example of paper money. It worked because people believed that whoever had issued the paper money would actually be willing to exchange it for gold or silver.

In those early years, paper money was issued by all kinds of banks and companies. But over time it became restricted to governments. The government of any country could print its own money so long as the government backed up its value. Today, paper currency (which is what a system of money is called) is used all over the world.

Color Me Bermuda Paper money is designed to make it difficult to copy, but also to make it beautiful. The paper money we use in the United States is pretty plain looking, but many countries use very colorful bills. One of our favorites is the $2 bill from Bermuda. Wouldn't it be fun to use this to buy something?
Digital Dollars

Over time, money has gone from shells to coins to paper. The next step? Digital dollars (or pesos or rubles or euros).

Online shopping and credit cards
The path to digital money began when we started buying things online using credit cards. Some of us are old enough to remember when we didn’t think this would work out. We thought people would be afraid to give their credit card number to some website and trust that they would actually get what they were buying. Boy, were we wrong! Amazon, which started off selling only books online, now sells everything from popcorn to hiking boots to computers and is the world’s most valuable brand, worth $1.7 trillion. (Yes, trillion! See the box below!)

Banking websites and payment apps
We are now moving toward the next step in money. More and more folks are using online apps (applications) that let them send money electronically—not only to companies but to other people, and not just for products, but also for services. For example, say I hire someone to shovel the snow from my driveway. As long as we both have one of these apps (such as Venmo, Cash App, Zelle, or GooglePay), I can go online and type in the amount I need to pay them, and it is taken out of my account and put into theirs. There's no need to exchange cash or write out a check—everything happens in the electronic world. (You do have to be 18 years old to sign up for these apps.)

Real digital dollars: cryptocurrency
These apps still exchange money based on a physical currency, such as dollars or pesos. But now there are currencies that exist only online. They are called “cryptocurrencies.” The best known such currency is Bitcoin. These currencies are still in the early, experimental stages and are very volatile (which means their value changes constantly). It is not clear yet if they will ever become as stable and as widely accepted as more traditional currencies, and we’ll talk more about them in future issues.

How much is a trillion dollars?
A trillion dollars is 1,000 times a billion dollars, and a billion dollars is 1,000 times a million dollars. That means a trillion dollars is a million million dollars! It’s hard to even imagine a number that large, so let’s just say... it’s a really, really lot of money.

$1,000,000,000,000
WHAT IS IT?

Keep a Ledger

It’s important that you keep track of your hard-earned money. Here’s an easy way to do it.

A ledger is an old-fashioned name for a notebook (it can be a paper notebook or on a computer) in which you keep track of your money. In this notebook, you write down each time you get money—you might get paid for chores or receive a gift from a relative—and each time you use your own money to buy something or to give a gift to someone else. As you do this, you keep what is called a “running total” of how much money you have available at any given time, so you know what you can afford. This running total is also known as a balance.

Why bother?

Keeping a ledger is also helpful because you can look back after several months and see where your money comes from and where it goes. Are you earning enough to buy what you need? Are you buying things that you really want, or is some of the money being wasted? These things are easier to figure out when you look at your habits over a long period of time.

How do you make one?

If you keep a ledger, you can organize it in any way that makes sense to you. For many folks, it’s easiest to organize the ledger in three columns: money in, money out, and balance.

Here’s an example of what a ledger might look like.

<table>
<thead>
<tr>
<th>Date</th>
<th>Activity</th>
<th>Money In</th>
<th>Money Out</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/15</td>
<td>Bought bullhorn</td>
<td>– $14.15</td>
<td>$ 0.85</td>
<td>$ 15.00</td>
</tr>
<tr>
<td>3/18</td>
<td>Cleaned kitty litter</td>
<td>$ 1.00</td>
<td>$ 1.85</td>
<td>$ 0.85</td>
</tr>
<tr>
<td>3/19</td>
<td>Fed cat, morning</td>
<td>$ 1.00</td>
<td>$ 2.85</td>
<td>$ 1.85</td>
</tr>
<tr>
<td>3/19</td>
<td>Fed cat, evening</td>
<td>$ 1.00</td>
<td>$ 3.85</td>
<td>$ 2.85</td>
</tr>
<tr>
<td>3/26</td>
<td>Swept kitchen</td>
<td>$ 1.00</td>
<td>$ 4.85</td>
<td>$ 3.85</td>
</tr>
<tr>
<td>3/27</td>
<td>Vacuumed rugs</td>
<td>$ 2.00</td>
<td>$ 6.85</td>
<td>$ 4.85</td>
</tr>
<tr>
<td>3/27</td>
<td>Donated to animal shelter</td>
<td>– $ 2.00</td>
<td>$ 4.85</td>
<td>$ 2.85</td>
</tr>
<tr>
<td>3/30</td>
<td>Present from Grandma</td>
<td>$10.00</td>
<td>$ 14.85</td>
<td>$ 4.85</td>
</tr>
<tr>
<td>3/31</td>
<td>Bought scarf</td>
<td>– $ 5.75</td>
<td>$ 9.10</td>
<td>$ 4.10</td>
</tr>
<tr>
<td>4/2</td>
<td>Got ice cream with Gina</td>
<td>– $ 2.50</td>
<td>$ 6.60</td>
<td>$ 4.10</td>
</tr>
<tr>
<td>4/4</td>
<td>Mowed grass</td>
<td>$12.00</td>
<td></td>
<td>$ 18.60</td>
</tr>
</tbody>
</table>

Good to Know!

When you hear someone talk about “balancing their checkbook,” this means that they are filling out a ledger, adding up the money they’ve spent from that account versus the money they have put in. Banks include a pre-printed ledger form with each batch of checks they provide to their customers.

CONVERSATION STARTER

Should kids be paid for the chores they do at home?

What do you think?
What do other people in your family think?
What chores do you do?

WHAT IS IT?

Make a Budget

It’s easy to make a budget

1 Talk about what’s important to you.
2 Make a list of things you spend money on, such as gifts, clothing, entertainment, snacks, and so on.
3 Decide how much to spend on each category.
4 Keep track of your spending in a notebook or on a computer (look at the previous page for an example of one way to do this).
5 Review what you actually spent and adjust your budget as needed.

What is a budget? A budget is a plan for how you are going to spend the money that you have over a certain period of time. One way to think about this is to figure out how much money you have to spend and then imagine it as a doughnut that you divide into pieces, where each piece is a spending category.
neuroscientists (doctors who study the brain and nervous system) at the National Institutes of Health have been able to take pictures of people’s brains to show what happens when they are generous. It turns out that when people share money, the pleasure and reward centers in their brain “light up,” showing that they are being activated. These are the same parts of the brain that light up when you get a present or ace a test. So by giving to others, you get an instant bonus—a little jolt of pleasure.

Live longer!

That’s not all, either. Another study published showed that when you are kind and generous, it not only makes you feel good at the time, it also helps you live longer.

Did You Know?

If you’re a member of a religious group, you and your family might already practice charitable giving, which is what we call it when you give some of your money to others. For Muslims, for example, it’s called zakat; for Hindus, dana; for Jews, tzedakah; and for Christians, tithing or almsgiving. Does your family practice any of these? Do you know of another name for charitable giving? If so, write to us and share it.

In other words, while giving money to others is definitely a good deed, it is actually a good deed you are doing for yourself at the same time. Talk about a win-win situation!

The researchers identified three reasons for this:

1. Being generous helps give you a sense of purpose, which improves your mental health.
2. It connects you to other people, which has been shown to boost overall health.
3. It actually has physical benefits for your immune system (the part of your body that protects against germs, bacteria, and viruses) because it reduces inflammation in your body, making you sick less often.
What does this look like to you? It’s actually an oyster mushroom. It comes in 4 different colors—yellow, pink, blue, and this brownish one. Oyster mushrooms are best eaten sautéed or fried, not raw. They have a buttery, earthy flavor.

Now 14 years old, Te’Lario Watkins founded Tiger Mushroom Farms when he was just 7. Today, his company supplies fresh mushrooms to farmers’ markets around the Columbus, Ohio, area. Te’Lario is also the founder of the Garden Club Project, which raises produce to donate to local food banks. He was recently recognized as a 20 Under 20 Youth Leader by the Mayor of Columbus.

BEN: What made you decide to start growing mushrooms?
TE’LARIO: When I was 7, I was in the Cub Scouts. We grew basil and I loved growing it. But it was about to be winter and I thought: What could I raise in the winter? I read about mushrooms then, and realized they could be grown in the dark. So I bought a Back to the Roots Mushroom Grow kit.

BEN: Where do you raise the mushrooms?
TE’LARIO: In my basement on a sawdust block.

BEN: Why did you decide to go into business?
TE’LARIO: I kept buying kits and we had too many mushrooms.

BEN: What is the Garden Club Project, and what made you decide to start it?
TE’LARIO: At the farmers’ market, I saw people using coins I didn’t recognize and asked my dad what the weird currency was. He told me that some people don’t have enough money for food so the farmers’ market gives them special currency. I wanted to help with that, so I applied for a grant to build garden beds. Now I have a community garden full of basil, lettuce, collard greens, kale, tomatoes, and cucumbers, all of which I donate to local food banks.

BEN: What advice would you give to other kids who want to start their own business?
TE’LARIO: It all matters. You have to have passion and personality. You have to want to sell. You have to keep things consistent. Don’t give up when the road gets hard—you can do anything you want.

Here are a few ideas that might work...

Start a landscaping business: weeding/yard work/raking/snow shoveling.

Feed and/or walk pets in your neighborhood.

Organize a resale shop at your school or sell used goods and clothing online (this one is good for the environment too).

Have a monthly (or even weekly) car wash.

Good at drawing? Make and sell personalized greeting cards.

Learn how to knit and sell scarves and hats.

Good at math? Be a tutor.

Do errands for neighbors that may need help.

Start a window washing service.

How do you find clients? You can advertise your business on online neighborhood bulletin boards, put up signs around your neighborhood, or make your own flyers to put under people’s doors in your neighborhood.

THE BENJAMIN HERO

Te’Lario Watkins
of Tiger Mushroom Farms

Te’Lario Watkins of Tiger Mushroom Farms

Te’Lario Watkins of Tiger Mushroom Farms

Te’Lario Watkins of Tiger Mushroom Farms

Shiitake (shih-TAH-kee) mushrooms are Asian forest mushrooms that grow on rotting wood logs. Their unusual (for English, anyway) spelling with the double “i” in the middle comes from the Japanese name for the type of tree on which the mushrooms often grow. Shiitakes are very popular, accounting for almost one quarter of the yearly commercial production of mushrooms worldwide. Looks particularly like them for their meaty texture and rich, earthy flavor.
What's Different?

There are 10 changes on this page. (Not including the border.)

How many can you find? (Find the answers on page 25.)
How compound interest works

Let’s say you deposited $100 in the bank and got an interest rate of 5%:

1. At the end of the 1st year, the bank would give you an extra $5, and you’d have $105.
2. At the end of the 2nd year, you’d earn 5% of that $105, which would be $5.25, so you’d have $110.25.
3. At the end of the 3rd year, you’d earn 5% of $110.25, which would be around $5.51, so you’d have $115.76. That’s $15.76 more than you started with!

So compound interest means that you are earning interest not just on your original savings, but also, eventually, on the interest that those savings earn.
SMART SHOPPER

Make It Yourself

One reason fast food is so popular is because it’s cheap. But is it really worth it?

The Challenge: Can you make it at home for less?

Let’s compare buying a fast food breakfast sandwich (with egg, cheese, and meat) to cooking the same breakfast sandwich at home.

Here’s what you’ll need:

<table>
<thead>
<tr>
<th>Ingredient</th>
<th>Cost of package</th>
<th>No. per package</th>
<th>Price per item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eggs</td>
<td>$1.83 / carton</td>
<td>12 eggs</td>
<td>$0.15 / egg</td>
</tr>
<tr>
<td>English Muffins</td>
<td>$3.47 / package</td>
<td>6 muffins</td>
<td>$0.58 / muffin</td>
</tr>
<tr>
<td>Sausage Patties</td>
<td>$5.49 / box</td>
<td>6 patties</td>
<td>$0.96 / patty</td>
</tr>
<tr>
<td>Cheese</td>
<td>$4.28 / package</td>
<td>16 slices</td>
<td>$0.27 / slice</td>
</tr>
</tbody>
</table>

Total cost to make 1 breakfast sandwich at home: $1.96

These are average prices; they may differ at your local store.

The average cost to buy a breakfast sandwich = $3.90

The average cost to make a breakfast sandwich = $1.96

The Verdict: Yes!

If this seems hard to believe, try it yourself. The recipe is right here!

Recipe

Benjamin Breakfast Sandwich

Feel free to make substitutions or add whatever you like: tomatoes, jalapeños, spinach, you name it!

SERVES 2

1. Crack 1 egg into a short cup. Throw away or compost the shell. Carefully slide the egg from the cup to one side of the skillet. Repeat with the second egg. Sprinkle both eggs with salt and pepper. When the eggs start to set and the edges are solid, use a spatula to flip the eggs and cook until the yolks are as firm as you like them. Put the eggs on the patties.
2. Add 1 slice cheese to each patty and cook until the cheese is melted, about 1 minute. Use a spatula to put one cheese-topped patty on each English muffin bottom.
3. Crack the other egg into the remaining half of the English muffin. Serve right away.

How would you customize your breakfast sandwich?

PHOTOGRAPHY: pamela_d_mcadams/stock.adobe.com
PHOTOGRAPHY: Studio-FI/stock.adobe.com; laufer/stock.adobe.com; ILLUSTRATION: Gstudio/stock.adobe.com

For a lot more easy, delicious, and healthful recipes that kids can make, check out our sister publication, ChopChop: The Fun Cooking Magazine for Families, at chopchopfamily.org

SPEND SMART, HELP SAVE THE WORLD

A Global Problem

Burning fuels like oil, gas, and coal (which are called “fossil fuels”) releases gases that raise the temperature of Earth’s atmosphere. This is called “global warming,” and it causes many problems. For example, it causes the sea level to rise, which eventually will cause coastal cities like Seattle, New Orleans, and Los Angeles to be flooded.

This is a very big issue, and each of us can contribute to a solution in our own way. One way is to pay attention to how we spend our money. We can buy things (or not buy things) in ways that help reduce climate change.

Here are some ways you can help

Look for recycled

Buying paper products made with recycled paper saves trees, which are cut down to make paper. Trees take in damaging carbon dioxide from the air and release oxygen, which we need to breathe!

Buy used

Whenever you can, buy something that is used but still in good condition. This not only saves you money, it also avoids the process of manufacturing a new product, which almost always involves the burning of fossil fuels.

Even better, buy less stuff

Use the library, share or swap games with friends, and avoid buying new clothes if the clothes you already have are still in good shape.

Choose things made locally

Buying something that was made close to where you live requires less fuel for whatever you are buying to be driven or flown to you.

Stop buying water

Use your own refillable water bottle instead of buying water in plastic bottles. If you have concerns about your local tap water, opt for spring water in large exchangeable bottles or investigate water filtration.

Eat more plants (eat less meat)

Raising cows and pigs requires more water and land per pound of protein than raising plants. Also, cows and sheep create large amounts of methane—a gas that contributes to rising heat levels in the atmosphere—as they digest food.

CONVERSATION STARTER

Recycled products are often more expensive to buy.

Do you think it is worth it?

Why or why not?
When you see an ad, ask yourself a few questions before buying:

1. Does it seem that what the ad is saying is really true and not exaggerated?
2. Do I really need this product or, if not, do I think I will feel better or be happier if I buy it?
3. Did I want to buy this product or something like it before I saw the ad?

Unless you answer “yes” to all of these questions, you probably don’t need to buy the product. There are likely better ways to spend your money.
If you decide you want to keep your money at your local bank, what do you do?

1. Go to the bank
   When you open an account at your local bank or credit union, you’ll need a parent with you and some ID (check with the bank about what they require).

2. Talk to a banker
   At the bank you’ll see tellers working at a counter, possibly behind glass. Explain to the teller that you want to open an account. They will send you to a manager who can describe the differences between a savings account and a checking account, if you’re not sure which kind you want.

3. Deposit your money
   You’ll give the manager your money (this is called a deposit) and they’ll open your account and put your money in it. This amount is called your account balance, and it will change as you put more money in and take it out. Putting money into or taking it out of your account is called a transaction.

4. Get a debit card and checks
   If you open a checking account you will get checks to use to pay for things. If you are old enough, you’ll also get a debit card to use at a store or to take money out of an ATM. Anything you spend is subtracted from your account. Keep track so you don’t spend more money than you have in your account.

5. Rest easy
   Don’t worry, your money is safe at the bank. The money you give to the bank may go temporarily into the bank’s vault, which is a gigantic locked safe. Even better, it will earn interest over time (see page 16).

Given here are the basics of banking in an American bank. What if you are not in the United States? What is a bank account in another country like? Let’s explore the differences in banking around the world.

Ron Lieber
Talking to Your Kids About Money (Uh-oh)

Ron’s Advice to Parents: Try to honor kids’ questions with a neutral to positive response. Don’t be defensive. It’s vital that they ask questions.

Ben: Can you give us some ideas that we can pass along to parents about how to talk to their kids about money?

Ron: The first thing is to encourage questions. Your kid’s job is to be curious, and there is no way to become an adult without asking questions. Money is a big part of what makes the world go round, so it should be fair game.

Ben: If you were going to advise parents, what would you say?

Ron: Start by recognizing that your kids will have questions that feel personal to you. They might have questions about things that you spend money on regularly. If they like to cook, for example, they might ask about food costs. If they’re interested in the environment, share with them what your utilities are and see if you can get them to volunteer to help reduce household costs. Of course, you don’t have to wait for them to ask—you can offer up topics yourself.

Ben: Are there particular ways you think adults can avoid feeling embarrassed or awkward?

Ron: Try to honor their question with a neutral to positive response. Don’t be defensive. It’s vital that kids ask questions. If you are taken aback, answer with another question:

Why do you ask?

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Why do you ask?
Coming in our next issue...

- **It Cost How Much?!?**
  Try to guess what everyday items cost 100 years ago

- **Check Mate**
  How to write a check—and balance your checking account

- **Time for Summer Fun**
  20 ways to have a great time, that won’t cost a dime

- **Dollar Bill Origami**
  Learn the art of paper folding using a regular dollar