



# Kids Count!

The Lakeside Bank  
Financial Education Program

## ACTIVITY BOOK VOLUME 2



## INVESTING & CAREER EXPLORATION

NAME: \_\_\_\_\_



Lakeside Bank

# VOLUME 2

**PARENTS & GUARDIANS:** This is Part II of a series of Lakeside Bank activity books offering your children interesting, fun, financial education. They'll learn some key life lessons about money too!

**This book is has been designed for 5th-8th graders.** However, you can adapt to fit different levels. While some of these topics may seem a bit complex, we assure you that it is not too early to be introduced to them! We encourage you to help guide your children through this book, so you can better understand their questions. We hope these activities can lead to deeper discussions with your children about the importance of money and how to save, invest and spend.

Many of the lessons were inspired by the FDIC's Money Smart program.

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# INTRODUCTION TO INVESTING

## What is saving?

Saving is putting money away for future expenses, to use when needed.

## What is investing?

Investing is a type of saving, but your goal is to make more money in exchange for taking more risk.

## Example:

Mr. & Mrs. Smith just had a baby boy they named Nathan. A year after Nathan was born, his parents started a college investment fund for him. They didn't just put money regularly in a savings account for college, because they knew the low interest rate on a savings account would not make a lot of money over the next 17 years. Because they had a long time to save for college, they chose to INVEST their money instead. By allowing time, even if their investments lost some money, they had time to make it up, and let it grow.

## PATIENCE is the key to investing!

Investments can take many forms. You can invest time in something, like planting a seed and watering it. Your investment could provide you with a fruit or vegetable in the future.

**Can you think of a time when you were PATIENT, and it was worth the wait? Write about it here:**

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# INVEST



**Money doesn't REALLY grow on trees, but if you are patient and invest smart, you CAN make your money grow!**

# INVESTMENT TYPES

**The goal of investing is to make money in the future. Here are 3 different types of investments:**

## **CD (Certificate of Deposit)**

A CD is a certificate sold by a bank. When you buy a CD, you lend money to the bank for a specified period, usually between 3 months and 10 years. At the end of the set amount of time, the bank pays you back your money, with INTEREST. Remember, interest is the FREE money a bank pays YOU! CDs are FDIC insured, a government agency, so you cannot lose any money.

## **Bond**

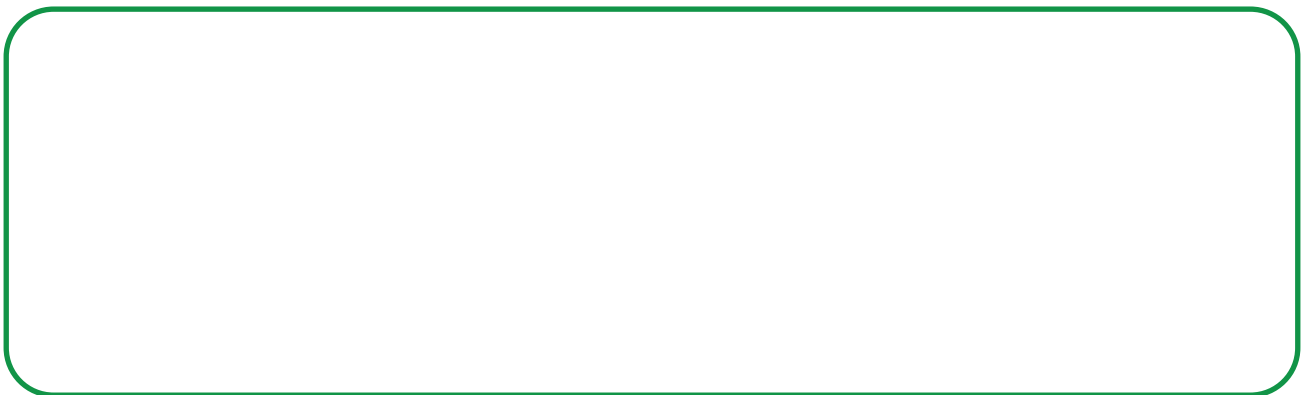
A bond is a certificate sold by a company or government. When you buy a bond, you lend money to a company or government for a set amount of time. Some can be as long as 30 years! The company or government promises to pay you back with interest. But, if they are not able to pay you back, you could lose your money. Bonds are rated by their risk level and are generally considered safe.

## **Stock**

A stock is a share of a company. When you buy stock, you own a piece of that company. You can buy and sell shares, but note stock prices can go up....or down! Over the long term, stock prices average 10% growth annually. The key is time! If you sell when the price is up, you make money.

If the company makes a profit, it may also share some of these profits with you, which is a DIVIDEND.

**Can you think of any companies you may want to own a little piece of? Which ones? Think about the companies that make products you use every day! Write or draw their logos below.**



## COMPLETE THE STORY

Directions: Read the passages and fill in each blank with the correct word from the word box.

### WORD BANK

CD	interest	goals
lose	bond	stocks
profit	invest	wisely
risk	shares	



Olivia is a teenager and has long-term money \_\_\_\_\_ to save money to buy a house someday. She said she will \_\_\_\_\_ her money in several places. She wants to do this \_\_\_\_\_. She will buy a \_\_\_\_\_ from a bank to earn \_\_\_\_\_. There is not a lot of \_\_\_\_\_ in buying a CD from a bank. There is more risk in buying a \_\_\_\_\_ from the government, however. Her brother Landon said he wants to buy \_\_\_\_\_ so he can own a piece of a company. He would love to buy \_\_\_\_\_ in Nike so he can own a piece of his favorite shoe company! When Nike makes a \_\_\_\_\_, he could make money too! But, if Nike does not, he could \_\_\_\_\_ his money. It's a risk he's willing to take!

# RISK & RETURN

**Some investments are more risky than others. You could lose money, but you could also make money.**

If an investment is **LOW risk**, you have a low chance of losing money.

If an investment is **HIGH risk**, you have a high chance of losing money.

The money you make from an investment is called the **RETURN**.

## **CD (Certificate of Deposit)**

CDs are low risk, and low return. You won't risk losing money but you won't make a lot of money either. For example, if you decide to buy a one-year CD from a bank for \$1,000, at the end of the year, you might get back \$1,050.

## **Bond**

U.S. government bonds are low risk and low return. For example, if you buy a U.S. government bond for \$1,000, in 10 years, you might get back \$1,500.

Company bonds can be high risk and high return. You risk losing your money, but you can also make a lot of money. If you buy a company bond for \$1,000 for 10 years, at the end of 10 years you might get back \$2,000. But you could also lose your money.

## **Stock**

Stocks can be high risk and high return. You might lose it all, but you might make a lot of money. It's possible you buy stock in a company and you lose all your money. But, it's also possible the stock price climbs and you can sell your stock and greatly increase your money.

## DID YOU KNOW?



 **\$1,162,932**

is what you would have on October 20, 2021, if you had invested **\$1000** in **Apple Inc.** stocks on **December 12, 1980**. You would have bought around **35** shares in **1980** and today you would own **7,791** shares from **Apple Inc.**

**\$1,000**  
December 12, 1980

**\$1,162,932**  
October 20, 2021

**116,193%**  
Gains

Source: IPO Brief

Look at this chart from [macrotrends.net](https://www.macrotrends.net). The price of a share of Nike stock back in 2010 averaged \$18.64. In 2021, a share of Nike stock averaged \$146.18. So your investment grew over seven-fold!



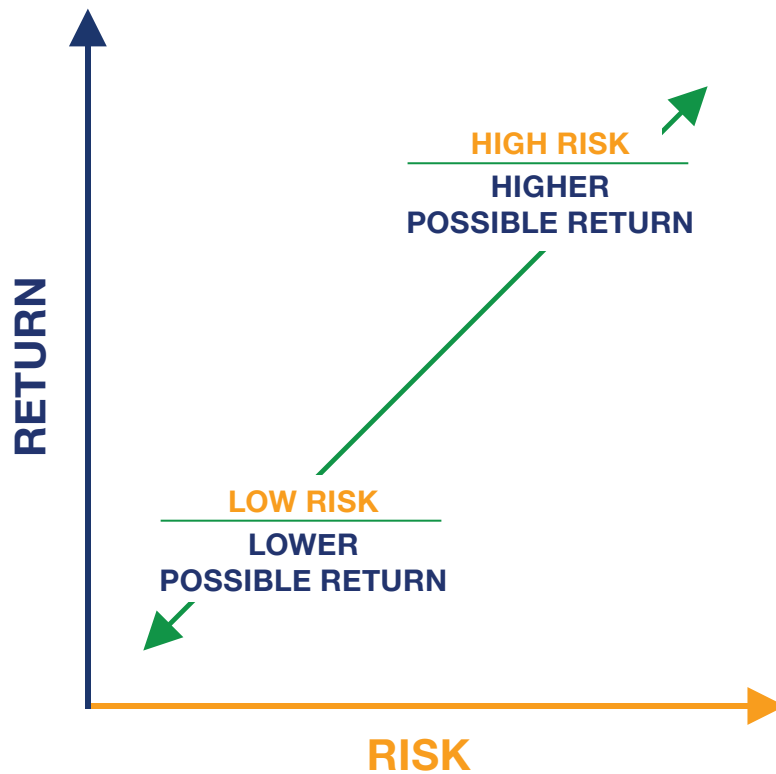
### Historical Annual Stock Price Data

Year	Stock Price Average	Year Open	Year High	Year Low	Year Close	Annual % Change
2021	146.1837	140.1000	173.8500	127.1100	157.8200	11.56%
2020	106.4556	102.2000	144.0200	62.8000	141.4700	39.64%
2019	86.7334	74.0600	101.5700	72.7500	101.3100	36.65%
2018	72.9388	63.4900	85.5500	62.4900	74.1400	18.53%
2017	55.7060	51.9800	64.8100	50.8300	62.5500	23.06%
2016	56.2473	61.5200	64.9000	49.6200	50.8300	-18.67%
2015	55.1266	47.5150	67.1650	45.5850	62.5000	30.01%
2014	40.4344	39.1200	49.6650	35.2550	48.0750	22.27%
2013	32.3958	25.9200	39.9300	25.9200	39.3200	52.40%
2012	25.2291	24.2025	28.6000	21.9450	25.8000	7.09%
2011	21.6823	21.5225	24.4425	18.8625	24.0925	12.82%
2010	18.6400	16.3375	23.0750	15.3250	21.3550	29.29%

If you put \$2,500 in a 1 year CD at a bank right now, at the end of the year you would have \$2,505. Not a large return at 0.25%, but there was no risk, and you DID make \$5!



## RISK & RETURN



**Look at the chart above. It shows the lower risk you take, the lower return you'll likely receive. It also shows the higher risk you take, the higher possible return you can receive.**

**If you won \$1,000 and wanted to invest it, would you prefer to invest in something that is LOW or HIGH risk? Why? What type of investment would you choose? (CD, Bond, Stock)**



# DIVERSIFICATION

When investing your money, it is important to DIVERSIFY. To DIVERSIFY means you don't put all your eggs in one basket. Put your money into different investments--different types of investments, different companies, different types of companies. Don't put all your money into technology companies. Don't put all your money into one stock. Don't put all your money into one specific company.

For example, maybe you buy stock in Disney, McDonald's and Apple. Even if Disney's stock goes down in value, McDonald's and Apple may go up. *If you spread your money around, your potential loss of return decreases...and your potential for overall growth, increases.*



**Don't put all your eggs in one basket! Have multiple baskets!**

# STOCK MARKET WORKSHEET

Let's say you have \$1,000 to invest in stocks. Which stocks would you choose? Monitor your stocks each week here! You can find the price per share of stocks on the internet- just search "XYZ stock price" and today's value should pop up! You can find the stock symbol by searching "XYZ stock symbol. Make copies of this page to monitor longer!

Starting Stocks Date: \_\_\_\_\_

Name of Stock	Stock Symbol	Price Per Share	# of Shares (you can buy with \$1,000)

## My Stocks Monitor

Date	Stock Symbol	Price Per Share	# of Shares "Owned"	Total Value of Your Investment (price per share x # of shares)

## WORD SEARCH

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



FIND THESE WORDS:

GOVERNMENT

INTEREST

PATIENCE

DIVERSIFY

RETURN

COMPANY

INVEST

STOCK

GOALS

BOND

EGGS

SHARES

CD

PROFIT

RISK

BANK

# CHARITABLE GIVING

What does it mean to give money to CHARITY? Charity is investing ... in US!

Charity is the act of giving help or money to people, animals, or communities in need. A charity is an organization that helps those in need, or supports social causes. And charities need our help!

What social causes or organizations do you want to support? Why did you choose them?

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Using your ideas above, how can you raise money for one of those causes or organizations? Come up with a fundraiser idea and plan out the budget for that using the planning sheet on the next page.



# FUNDRAISER PLANNING

What cause or organization do you want to raise money for?

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What are you going to do to raise money? (bake sale, car wash, etc.)

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How much money do you hope to give?

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## SAMPLE BUDGET FOR A BAKE SALE

INCOME (\$ we expect to make)	DESCRIPTION	AMOUNT
Sale of baked goods	Various pricing, average of \$0.50 per item. Goal of 50 people to donate one batch of baked goods (one dozen each).	<b>\$300</b> 50 people x 12 Items = 600 items 600 x \$0.50 = \$300
Sponsors	Ask local businesses to be a sponsor and put their logo on signs that promote the event. Sell each for \$50, goal of 4 sponsors.	<b>\$200</b> 4 x \$50 = \$200
<b>TOTAL INCOME</b>		<b>\$500</b>

EXPENSES (\$ we expect to spend)	DESCRIPTION	AMOUNT
Marketing/Advertising	Poster board to make big signs promoting the event, printing of flyers to hang up.	<b>\$20</b>
Table Cloths	Plastic table cloths for baked goods table.	<b>\$5</b>
<b>TOTAL EXPENSES</b>		<b>\$25</b>



<b>PROFIT</b> INCOME - EXPENSES = How much we can give	<b>\$475</b> (\$500 - \$25)
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## FUNDRAISER BUDGET

Now, plan the budget for your event/activity to raise money. Remember, a budget is a spending plan to help manage your money. In this case, it is a spending plan to manage your fundraiser. Try to think of all the possible expenses you could have, including decorations, venue, food, etc.

INCOME (\$ we expect to make)	DESCRIPTION	AMOUNT
		TOTAL INCOME

EXPENSES (\$ we expect to spend)	DESCRIPTION	AMOUNT
		TOTAL EXPENSES



# Can giving to charity be **MORE** than giving money?



Charity is, quite simply, helping others!



What more  
can I consider doing to  
help others?

**Volunteer your TIME** at an organization.

**DONATE ITEMS** you collect from home to others.  
*(food drive, clothing drive, toy drive...)*

**BE KIND!**

*(hold the door for others, play with someone who is alone...)*

**DONATE YOUR SKILLS/ENERGY** to help others.  
*(shovel your neighbor's driveway, rake leaves...)*

List things you will try to do over the next week as your way of giving to charity and helping others:

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# CAREER EXPLORATION

**What is a JOB?** A specific duty, task, or activity someone completes using his or her time, skills, and energy to earn money.

**What is a CAREER?** The type of work a person pursues for the majority of their life that may involve formal education, special training, or be within a specific industry, such as medicine, advertising, or food services.

**Look at the list below and check the boxes for those that fit you:**

*(Note: this is NOT a complete list. There are so many other careers out there for you to pursue. Continue to research to find more!)*

- ☐ I care about people and their problems (doctor, psychologist, social worker, pharmacist, lawyer)
- ☐ I enjoy taking care of animals (veterinarian, biologist)
- ☐ I like to design and build things (architect, engineer)
- ☐ I enjoy being outdoors and studying nature (biologist, environmental scientist, geologist)
- ☐ I like to take things apart and figure out how they work (engineer, chemist, mechanic)
- ☐ I like to plan parties and events (wedding planner, event planner, fundraiser)
- ☐ I like to organize things and can do many tasks at the same time (office manager, administrative assistant)
- ☐ I enjoy using computers and learning new programs (software developer, IT specialist, web developer)
- ☐ I am good at math and like to solve problems (financial advisor, banker, statistician)
- ☐ I like figuring out answers to complex problems (scientist, engineer)
- ☐ I am good at drawing and interested in art (graphic designer, art museum curator, marketing director)

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## CAREER ABC's

Try to go through the alphabet and pick a different job for each letter. For example: A = Architect, B = Banker, C = Chef, D = Dentist.

Letter	Job/Career
<b>A</b>	
<b>B</b>	
<b>C</b>	
<b>D</b>	
<b>E</b>	
<b>F</b>	
<b>G</b>	
<b>H</b>	
<b>I</b>	
<b>J</b>	
<b>K</b>	
<b>L</b>	
<b>M</b>	

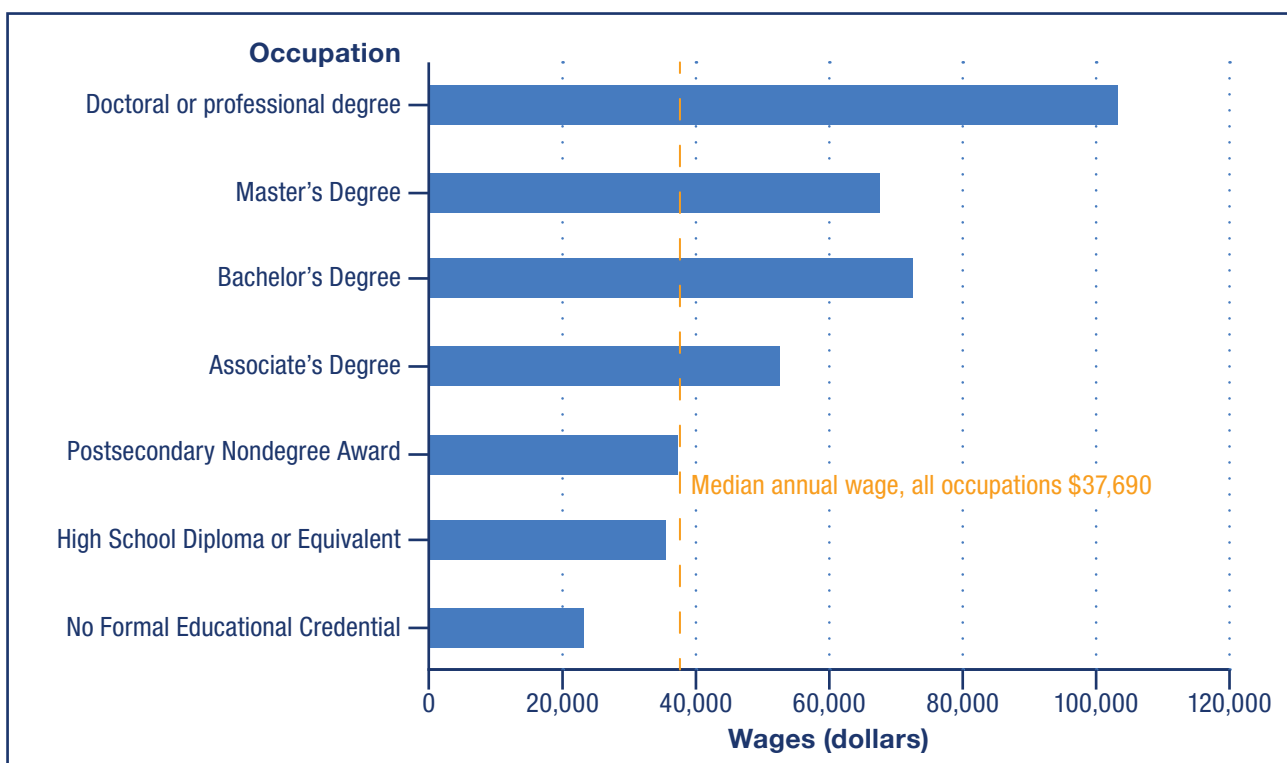
Letter	Job/Career
<b>N</b>	
<b>O</b>	
<b>P</b>	
<b>Q</b>	
<b>R</b>	
<b>S</b>	
<b>T</b>	
<b>U</b>	
<b>V</b>	
<b>W</b>	
<b>X</b>	
<b>Y</b>	
<b>Z</b>	

## EDUCATION & INCOME

Look at the graph below. You will notice that getting a bachelor's degree (undergraduate college degree, usually takes 4 years to complete) typically will earn more than someone who gets a high school diploma.

*What level of education after high school do you want to pursue?*

**MEDIAN ANNUAL WAGE BY TYPICAL ENTRY-LEVEL EDUCATION**



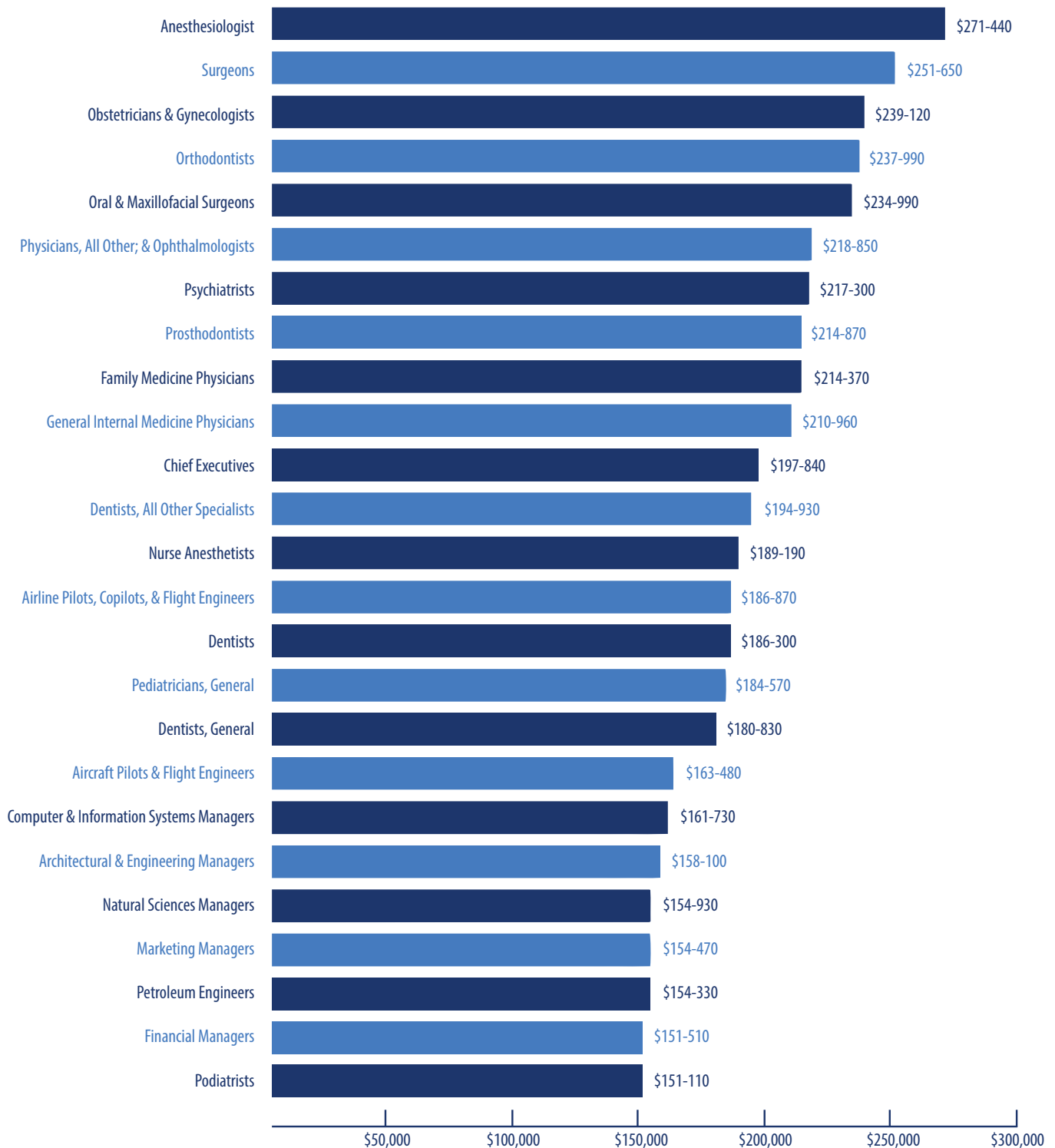
Notes: Data exclude wages of self-employed workers.

Source: 2017 U.S. Bureau of Labor Statistics, Office of Occupational Statistics and Employment Projections.

Degree Level	Average Completion Time After High School
Associate's Degree	2 Years
Bachelor's Degree	4 Years
Master's Degree	6 Years
Doctoral Degree	8 Years

# Do you have an idea of what you want to be when you grow up? The possibilities are endless!

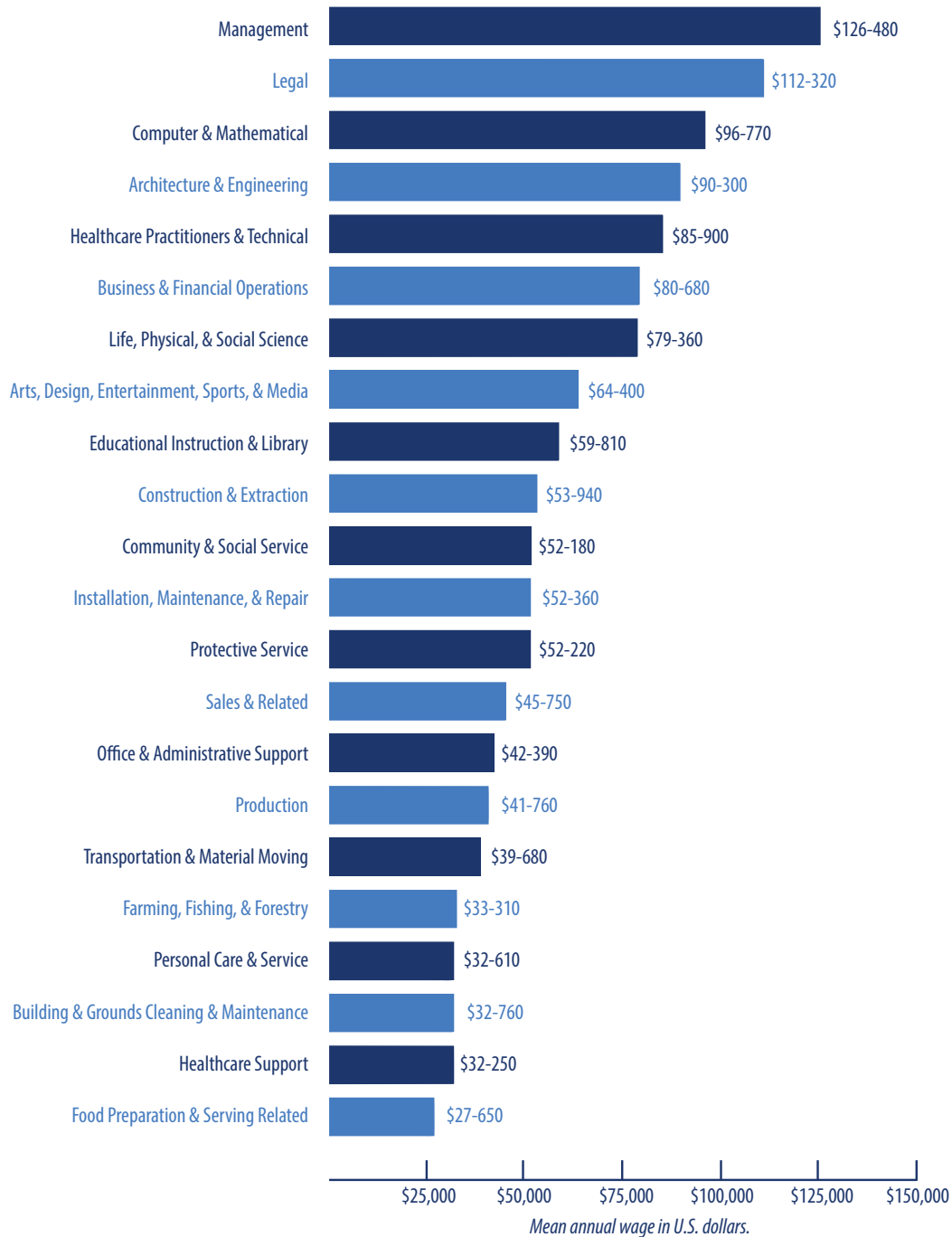
**Highest paying occupations in the United States as of May 2020, by mean annual pay**  
[in U.S. dollars (000) thus \$200 is \$200,000]



# Additional Occupational Information

## Do what you love and love what you do!

**Mean annual wage in the United States in 2020, by major occupational group**  
[in U.S. dollars (000) thus \$50 is \$50,000]



# FUN ACTIVITIES TO DO

We hope you enjoyed our financial lessons. They're important! Now, let's end with a few FUN activities that you can do from home! How many can you check off the list?

- ☐ Make paper airplanes. How can you make it go further?
- ☐ Write a letter to your future self explaining what life is like right now
- ☐ Write a note to someone special in your life
- ☐ Watch a documentary
- ☐ Create a family time capsule
- ☐ Create a secret code
- ☐ Take a virtual tour a National Park
- ☐ Do a science experiment
- ☐ Learn a new dance
- ☐ Have an indoor picnic
- ☐ Create a meal with unusual ingredients
- ☐ Build an obstacle course
- ☐ See how many times you can keep a balloon up
- ☐ Build a card tower
- ☐ Create your own wordsearch or crossword puzzle
- ☐ Paint kindness rocks and leave them around your neighborhood
- ☐ Make paper bag puppets
- ☐ Create a comic book or strip
- ☐ Write a song
- ☐ Learn to draw something
- ☐ Make a sock toss game





# Lakeside Bank

It's about time.®



**Dear Parents & Guardians:** We hope you and your family enjoyed the activities and lessons in this book! And, we hope you all had fun and learned something new!

**Learn more about our *Kids Count!* program here:**  
<https://www.lakesidebank.com/news-opportunities/kids-count/>

Please know that if you have any financial needs that we can assist you with, do not hesitate to reach out! **WE'RE HERE FOR YOU!**

**Board of Trade**  
141 W. Jackson Blvd.  
Chicago, 60604

**Bridgeport**  
3855 S. Halsted St.  
Chicago, 60609

**Chinatown/Pilsen**  
2200 S. Archer Ave.  
Chicago, 60616

**Elmhurst**  
165 S. York St.  
Elmhurst, 60126

**Lakeview/Lincoln Park**  
2800 N. Ashland Ave.  
Chicago, 60657

**North Loop**  
55 W. Wacker Dr.  
Chicago, 60601

**Oak Brook Terrace**  
18W076 22nd St.  
Oak Brook Terrace, 60181

**Park Ridge**  
425 Devon Ave.  
Park Ridge, 60068

**South Loop**  
1350 S. Michigan Ave.  
Chicago, 60605

**UIC/Near West**  
1055 W. Roosevelt Rd.  
Chicago, 60608