

# CHA-CHING

Earn, Save, Spend, Donate

It's Got to be  
Earned



As seen on

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Originally friends from music class at their school, the group's passion for music sees their band 'Cha-Ching' growing in popularity, quickly attracting a loyal fan-base around town. Cha-Ching has played to some large crowds on stage in the local park and with the money the kids earned from these performances, they learn the importance of being smart with their money and the essential skills needed to understand their choices.

It's not hard, read on and find out how they did it. You could learn some valuable money-smarts too.

## Characters



### Justin

#### Guitar and Vocals

Fun-loving Justin is a born entrepreneur and has lots of great business ideas. He loves taking on new projects and energetically dives into them head first.



### Bobby

#### Drums and Vocals

A lovable gentle-giant, Bobby does not have the street smarts or self-control some of his friends have. In short, he is not so good with money



### Zul

#### Rhythm Guitar and Vocals

Zul loves cars and has one aim in life: to become a racing car driver. He is sensible and determined; in order to achieve this, he knows he needs to learn to save for success.



### Charity

#### Singer

Charity loves to give and share. She is a sweet and loving person always looking for ways to help out those in need whether it's giving money, her time or her talent.



### Pepper

#### Keyboards and Vocals

A careless spender and shopaholic, Pepper wants everything she sees and she wants it right now.

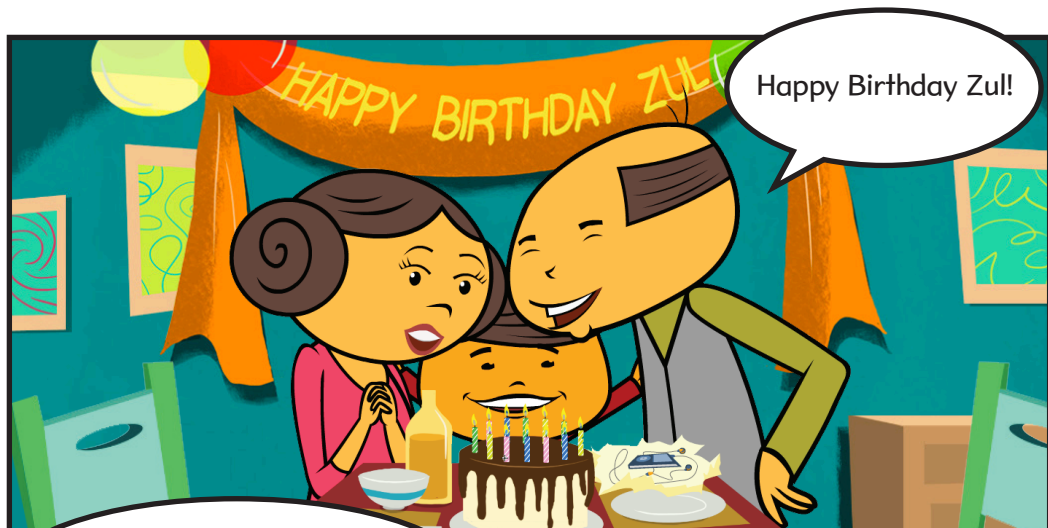


### Prudence

#### Lead Guitar and Vocals

Prudence is wise and practical and as such, makes it a habit to save money. She learned early that if she takes some of the money that she gets and saves it, she can make her dreams for the future come true!





This is a great birthday...and I got that gift I wanted - a new iPod !  
Seems all those hints paid off!

Later that same week!

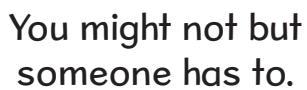
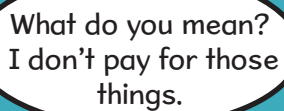
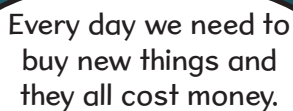
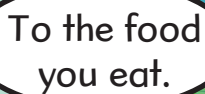


This remote control car could be yours for only \$150!

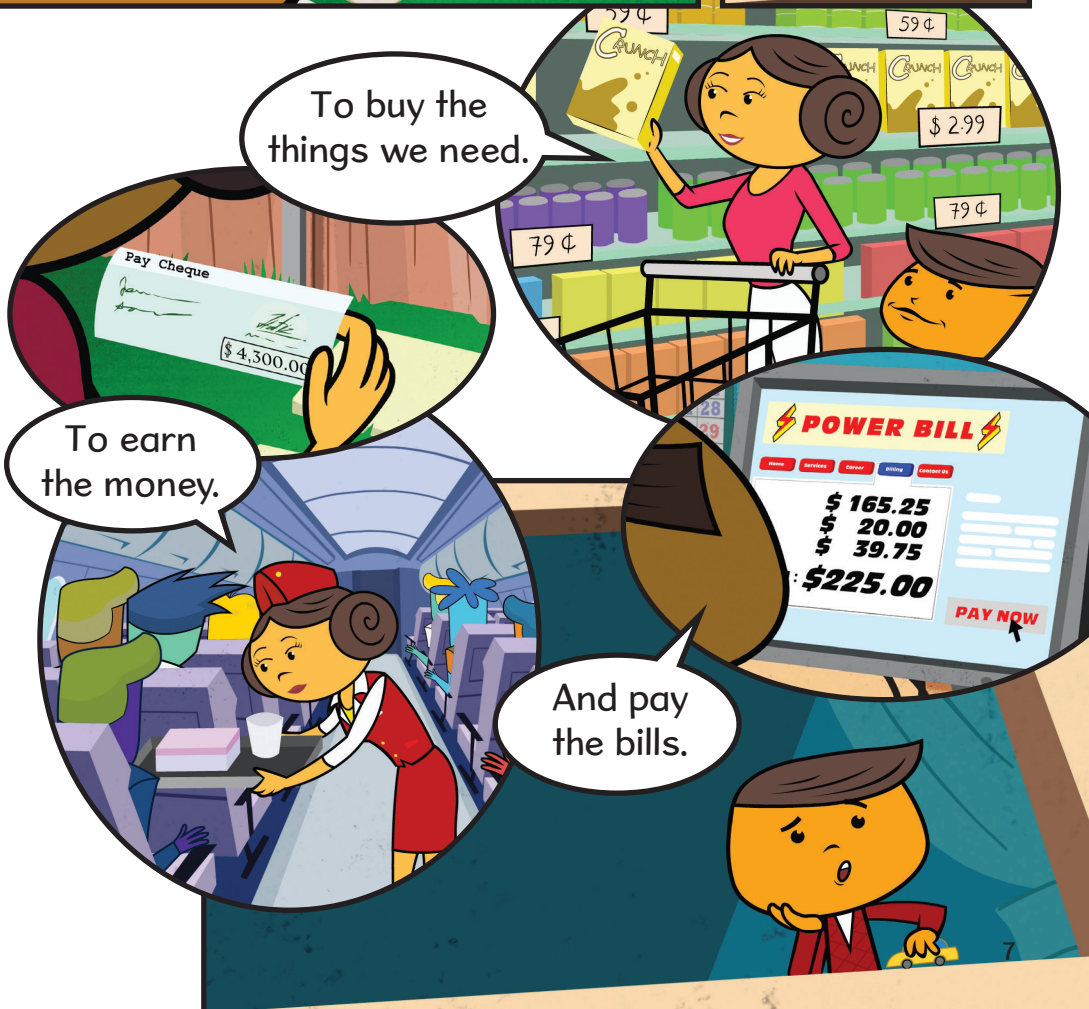












I guess I'm pretty lucky my parents can buy these things.



I know what I need to do!



If I want that car, I've got to earn it...just like my Mum and Dad.



**RACING  
DEMON**



The next day



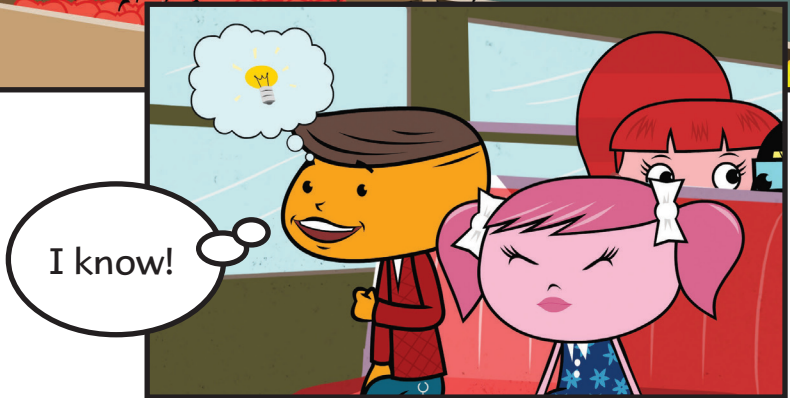
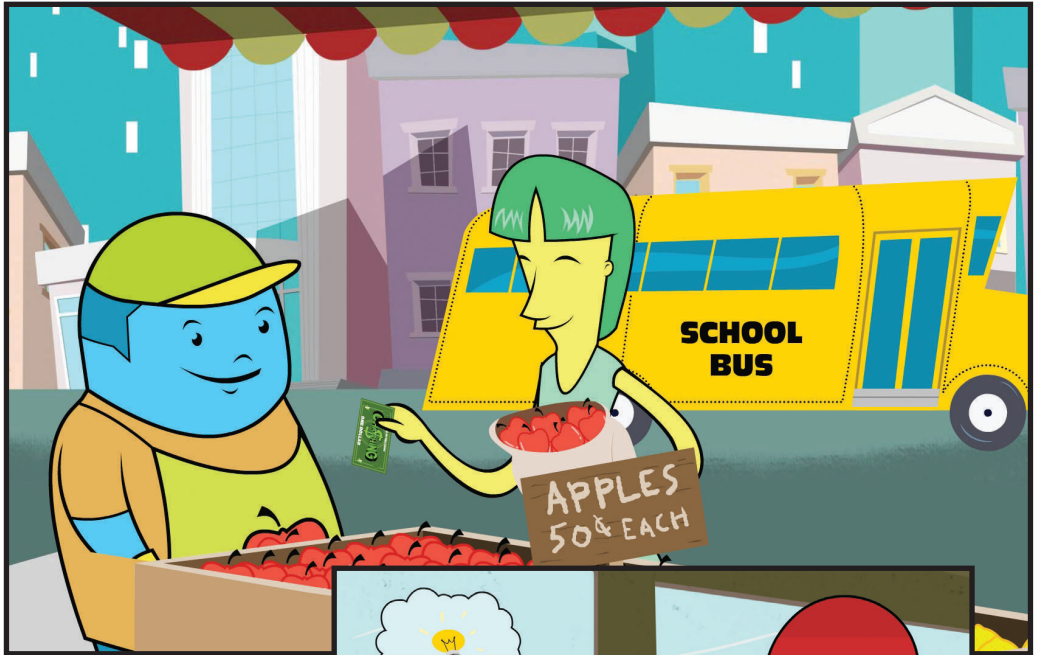
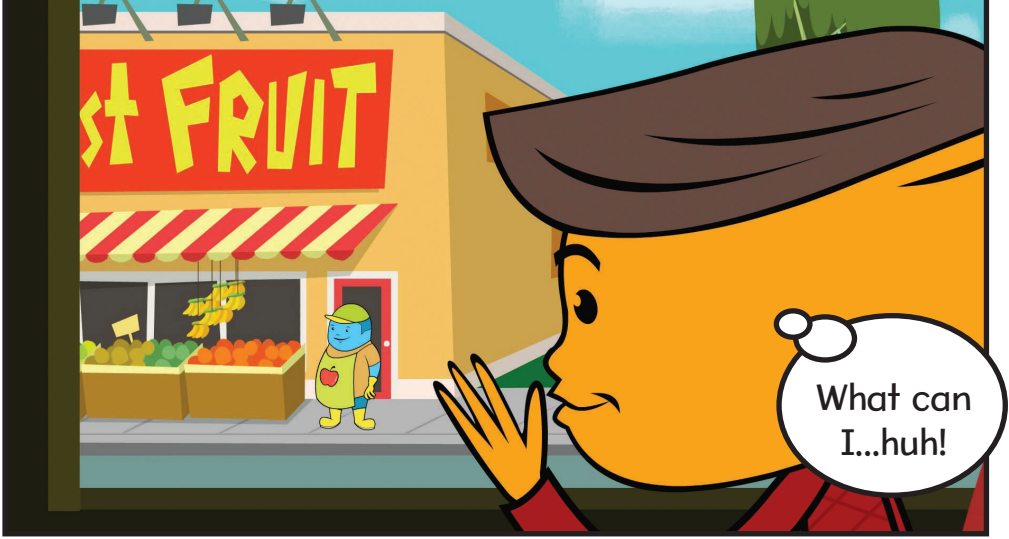
I'm pretty good with numbers so...



What can I do?

What can I do?







Back home  
after school...

We have fruit trees  
in our garden

I got a plan that  
I think will work

of course  
you can

Mum! Dad! Can I  
sell some apples  
from our garden?

This is how I'm  
going to earn.

306 APPLES  
X 50¢ EACH  
= \$15

and with a little help  
from the band..



...and singing  
while we worked...



Later

Do you like apples?

Come and get your apples!

APPLES  
50¢ EACH

I'll take a basket of these please...

Thank you!

GOING  
ONE DOLLAR

13





Let's see how much we've earned.

hoorah!

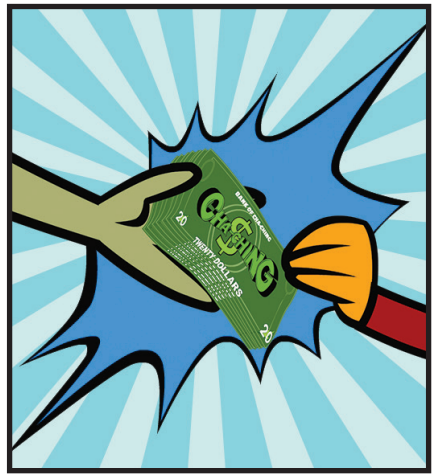


We've worked hard to get enough money to buy whatever we want...

Like ice cream...







**It's Got to be  
Earned**

# Calculate The Cost

Everything costs money. One has to work in order to earn money to buy things you need or want... In your house, choose a room (e.g. living room, bedroom, bathroom...) and write down all the items and their estimated prices. Add them up to see how much they have costed.

ROOM: Dining Room

ITEM	COST	
Dining Table	(Guess \$180)	\$150
Chairs x4	(Guess \$80)	\$90
Clock	(Guess \$20)	\$20
Rug	(Guess \$80)	\$130
YOUR ESTIMATE	\$360	
TOTAL	\$390	



# CHA-CHING



[www.Cha-Ching.com](http://www.Cha-Ching.com)

In this comic book, Cha-Ching's rhythm guitarist Zul, learns that "every day brings more everyday things and they all cost money" and if he wants somethings (like a cool Radio-controlled car)... It's Got To Be Earned. With help from his friends and parents, he learns this money smart lesson.