
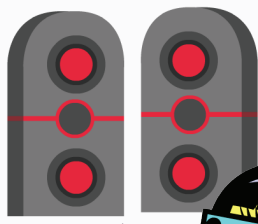
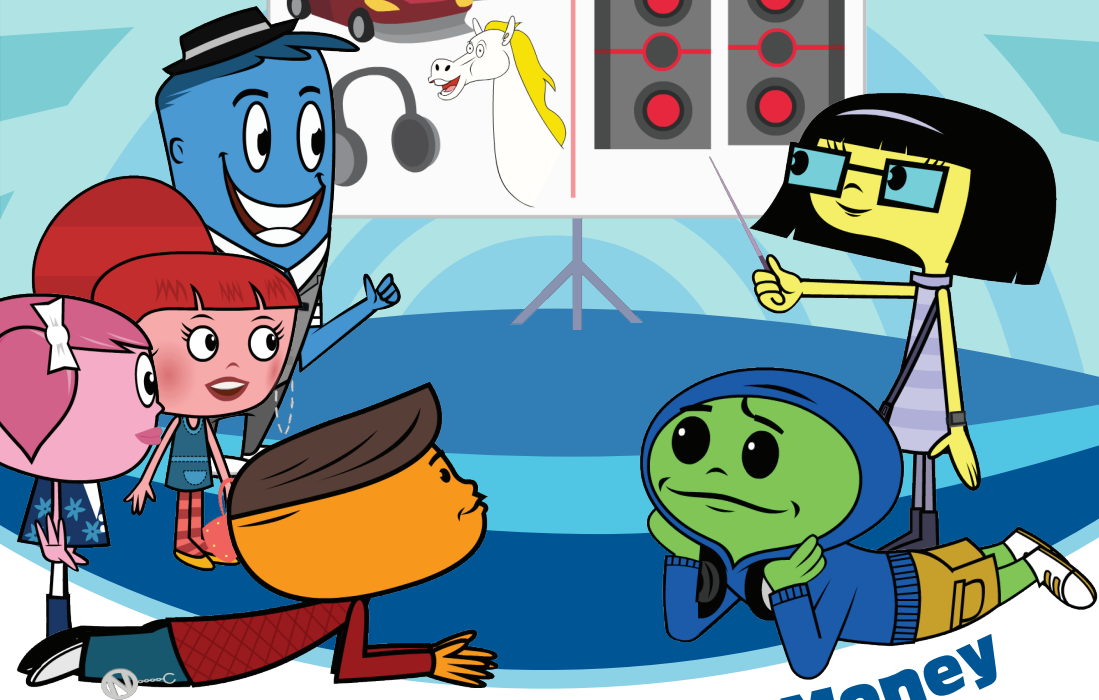


# CHA-CHING

Earn, Save, Spend, Donate

WANTS	NEEDS
	



**Spend Your Money  
Wisely My Friend**

As seen on



CARTOON NETWORK  
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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



### **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!

Meanwhile at the park a Cha-Ching gig isn't going to plan.

Screech!  
Screech!

Screech!  
Screech!

This sounds  
weird!

Ouch!

This isn't good.

Screech!  
Screech!

These speakers are  
ruining our music.



I'm off  
This is rubbish.  
It sounds terrible.

This is bad...these  
broken speakers are  
breaking up our feed.

Screech!  
Screech!

That's it, let's go!

Ouch my ears...

After the concert  
Prudence calls  
a band meeting.

OK what do we need?

WANTS

NEEDS

Speakers!



Bobby thinks of time when he can demonstrate knowing how to spend his money wisely

I'm really thirsty.

Shall I get a soda for \$2

**WANTS**  
= \$2

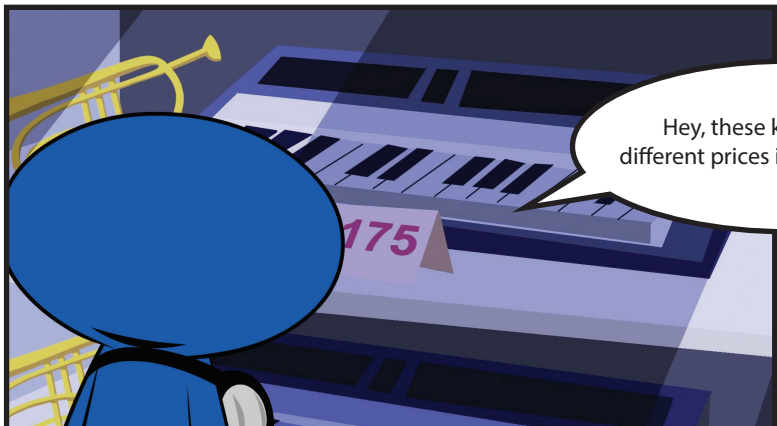
Or use the free water tap?

**NEEDS**  
= \$0

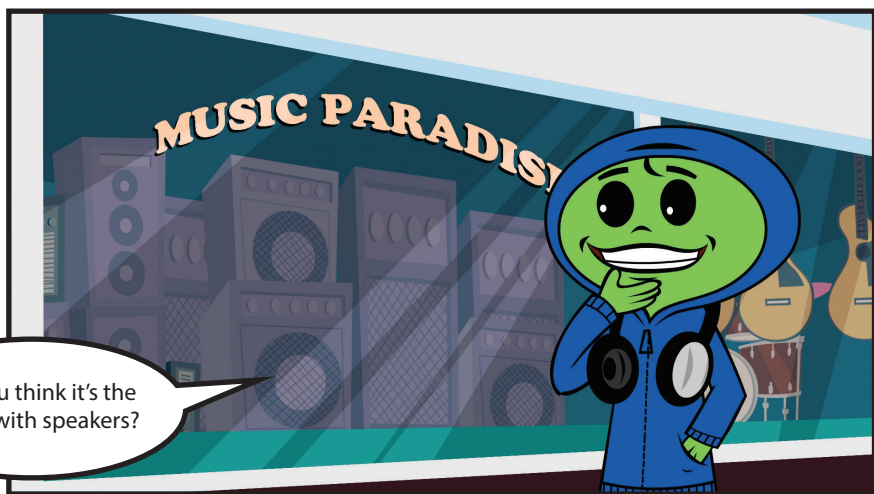
I really **WANT** a soda,  
But I **NEED** some water  
And I save \$2



Bobby goes to the mall to do some research.



Hey, these keyboards are different prices in different stores.



After that

I'm starving, let's eat!

Noooooddles!!!!

Guys, what are you doing?  
We need to save money, remember?  
We can cook our own noodles at  
home and save lots of money.

Remember we have our  
NEEDS and our WANTS.

**Needs**



\$2.00

**Wants**



\$10.00

After that

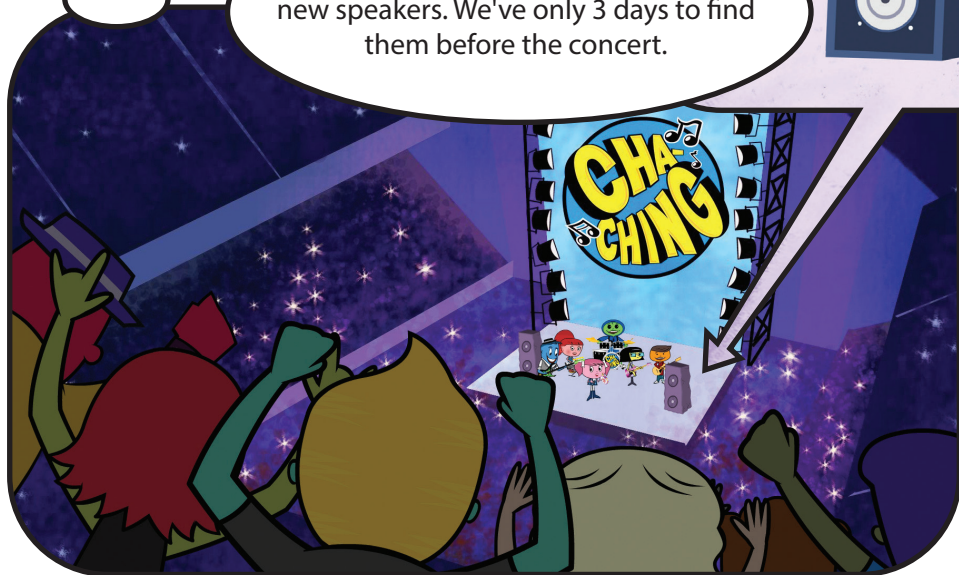
See these noodles  
are so much cheaper?

Look how much we saved. We'd  
have spent \$60 in the restaurant, but by  
cooking ourselves we only spent \$12.

That saves us \$48!!!  
Nom Nom Nom!!!



I can nearly hear the music through those new speakers. We've only 3 days to find them before the concert.





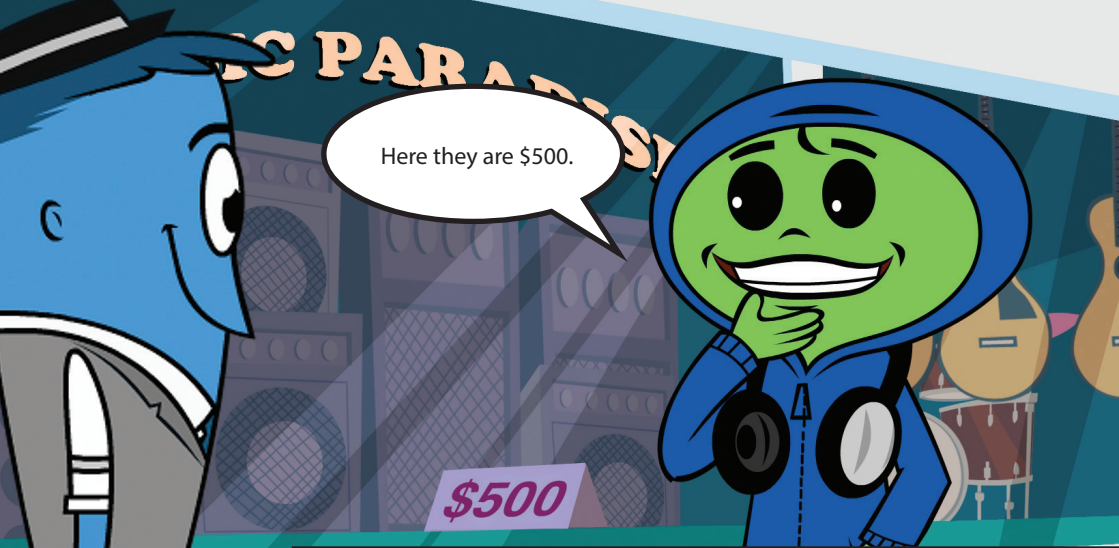
So if we  
shop around...

and take  
our time...

we can get better  
value for our money.

Right what's the best  
price we can find for the  
speakers we need?









Bobby, Zul, can you  
do me a favour?

These are  
really heavy?



Why are Justin's favours  
always really hard work?

Meanwhile back  
at the park.

Wow the sound is  
so much better.

This is amazing!

I love Cha-Ching

Rock on!!!



# Do-Together Activity

*Activity Supply: Pencil*

## 1 DISCUSS

Start this activity by watching this music video. Then ask the questions and discuss with your child(ren):

- What does it mean to spend your money wisely?
- What are some things that you 'Want'?
- What are some things that you 'Need'?
- What do you 'Want and/or Need' the most?
- If you were going to 'Save' to get the item you want or need the most, what are some things you would not buy in order to save money?

## 2 CREATE

**Be a 'Money Shadow':**

Follow someone who spends money for a day, a week or a month — be his or her shadow! Every time the 'Spender' spends money, write down your reflections using the Money Shadow Worksheet (see Page 20-21):

1. Write down each purchase.
2. Ask, "Why did you spend that money?", followed by "Was what you bought a 'Want' or a 'Need'?"
3. Ask "Should you have bought that 'Now' or waited and bought it 'Later'?"
4. Ask "Did you compare prices for that purchase?" If 'No', "Why not?" If 'Yes', "What were the other prices?"
5. Rate each purchase on a scale of 1 - 5 with 5 being a 'Money Wise' choice and 1 being a poor purchase choice.
6. At the end of the day, week or month, reflect on the purchases. Which were 'Money Wise' and which were not? Discuss why.

# 3 REVIEW

Now that you have done the 'Money Shadow' activity, answer the following questions together:

- What did you learn from being a money shadow?
- What does it mean to spend your money wisely?
- When you 'Want' something, should you buy it right away or not? Why?
- What are some items that we, as a family, don't need but buy?
- What are some items that we, as a family, buy at a price higher than the best available price?



# Money Shadow Worksheet

Write down your reflections every time the 'Spender' you follow spends money.

You are the money shadow of \_\_\_\_\_ for \_\_\_\_\_ (how long).

PURCHASE	WANT OR NEED	
Pencil Case	Need	

NOW OR LATER	COMPARE PRICES (Y/N)	RATING
Now	Yes	★ ★ ★ ☆ ☆
		☆ ☆ ☆ ☆ ☆
		☆ ☆ ☆ ☆ ☆
		☆ ☆ ☆ ☆ ☆
		☆ ☆ ☆ ☆ ☆
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# CHA-CHING



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

The speakers broke at the Cha-Ching concert! In this episode, the band learns to prioritise the "Need" to get new speakers, and that the only way to get them is to save by spending their money more wisely.