

Trick-or-Treat Givers:
Substitute Cash for Candy





Cash for Candy

The Cash for Candy campaign is designed to be fun, while at the same time promoting financial and physical health. Givers participate simply by giving out money to trick-or-treaters, instead of candy.

The great news is that kids prefer cash over candy. MarketWatch chief editor Chuck Jaffe put the NFEC's campaign to the test – and found that kids in his neighborhood preferred cash over candy 89% of the time. Jaffe decided to give trick-or-treaters who came

to his door a choice: take candy from one bowl, or pull a small envelope of change from a different bowl. Among the 56 youngsters who visited his door, “Fifty took envelopes. Four took candy,” says Jaffe.

Included in this guide are games and activities in which you can participate this Halloween. The guide offers you a few different ways you can participate. Have fun with this activity! Also, you may consider handing out the parent guide. Feel free to make copies and distribute to families who come to your door.

“It takes a village to raise a child, and I personally extend my thank you to everyone who participates in the Cash for Candy campaign. Your efforts inspire families to encourage health and financial habits that can benefit children throughout their entire adult lives. We commend your efforts and appreciate your involvement.”

Vince Shorb CEO, National Financial Educators Council





Why Participate?

Don't you wish you had learned more about money when you were a kid? I do! I'm sure most of us have experienced at least one costly, stressful money mistake in our lifetimes. Although many of us had to learn our money lessons at the school of hard knocks, we can make the next generation's lives easier.

In today's age, our children have even more temptations than we did. From birth, they are inundated with messages from advertisers

to "buy, buy, buy!" A typical kid is exposed to more than one million advertisements by the time they reach age 21. To counteract the conditioning to spend and give children good money management knowledge, teaching kids and teens personal finance lessons becomes essential.

Bottom line: Financial habits are formed early. Games and promotions like Cash for Candy can start the process of parents talking to their kids about money. These early conversations are helpful to ensure that our children are prepared for today's financial realities.

Option 1: Give Cash or Coins

Just hand out the amount
of money you want to give
as a 'treat.'



Option 2: Cash or Candy Method

Senior MarketWatch columnist Chuck Jaffe put the NFEC's 'Cash for Candy' program to the test. Jaffe decided to give trick-or-treaters who came to his door a choice: take candy from one bowl, or pull a small envelope of change from a different bowl. How much money he put in the envelopes varied from one quarter up to one envelope containing "a small jackpot" of \$5. The average was about 75 cents – but the kids didn't know that.

Among the 56 youngsters who visited his door, "Fifty took envelopes. Four took candy. Two got there too late, and were hoping the kids just in front of them would take candy so they could get the last envelopes."

Jaffe says he plans to refine his program for next year, possibly making the choice a little harder for kids by letting them take candy or give him a piece of theirs in exchange for an envelope. At any rate, "Halloween was a blast and ended perfectly," Jaffe noted in his column after the holiday was over.



Option 3: Freestyle

Get creative and have fun as you subtly instill positive financial lessons in kids' minds.

If you have good ideas, please share them with us.



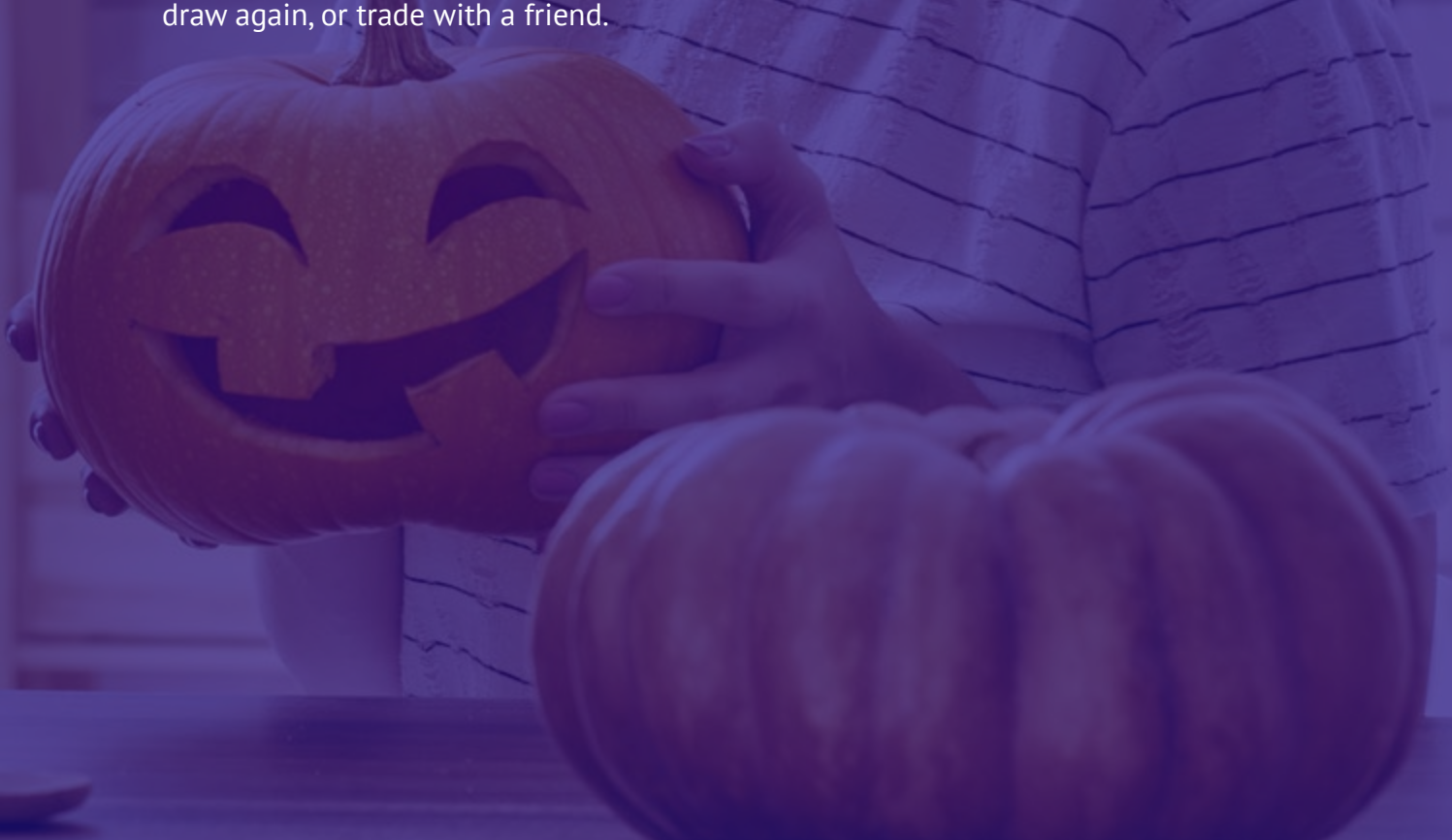
We welcome your suggestions at
www.financialeducatorsCouncil.org/feedback-center/



Option 4: Game

Let trick-or-treaters draw for their treat using the attached worksheets and trivia game. See next pages for game cards.

1. Determine the amounts of currency you want to hand out.
2. Print out the pages in this workbook showing the amounts you want to distribute.
3. Cut the pages into thirds, so you can hand out an individual card to each child.
4. Get the currency you will hand out and make sure you have enough money available.
5. Put the cards you printed and cut into a container where kids are unable to see the amounts.
6. When children arrive, have each child reach in and draw a card.
7. Give them the corresponding dollar amount in cash or coin.
8. Have fun – other ways to make this a fun, learning, experience:
 - a. Play game that gives them an extra drawing.
 - b. Read trivia on card and give an extra drawing to those who participate.
 - c. Have them not look at card and see if they want to keep, draw again, or trade with a friend.



<p>Nickel</p>  <p>TRIVIA: How many nickels are in 1 dollar?</p> <p>5 Cents \$.05</p>	<p>Nickel</p>  <p>TRIVIA: How many nickels are in 1 dollar?</p> <p>5 Cents \$.05</p>	<p>Nickel</p>  <p>TRIVIA: How many nickels are in 1 dollar?</p> <p>5 Cents \$.05</p>
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<p>Dime</p>  <p>TRIVIA: How many dimes are in 1 dollar?</p> <p>10 Cents \$.10</p>	<p>Dime</p>  <p>TRIVIA: How many dimes are in 1 dollar?</p> <p>10 Cents \$.10</p>	<p>Dime</p>  <p>TRIVIA: How many dimes are in 1 dollar?</p> <p>10 Cents \$.10</p>
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<p>Quarter</p>  <p>TRIVIA: How many quarters are in 1 dollar?</p> <p>25 Cents \$.25</p>	<p>Quarter</p>  <p>TRIVIA: How many quarters are in 1 dollar?</p> <p>25 Cents \$.25</p>	<p>Quarter</p>  <p>TRIVIA: How many quarters are in 1 dollar?</p> <p>25 Cents \$.25</p>
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One Dollar Bill



TRIVIA: How many
\$1.00 bills are in \$20 dollars?

1 Dollar | \$1.00

One Dollar Bill



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One Dollar Bill



TRIVIA: How many
\$1.00 bills are in \$20 dollars?

1 Dollar | \$1.00

Five Dollar Bill



TRIVIA: How many
\$5.00 bills are in \$25 dollars?

5 Dollars | \$5.00

Five Dollar Bill



TRIVIA: How many
\$5.00 bills are in \$25 dollars?

5 Dollars | \$5.00

Five Dollar Bill



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Five Dollar Bill



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