



Ms. Money & the Coins

At Your Home

Dear Parents/Guardians!

April is Financial Literacy Month and instead of singing and dancing about money in school cafeteriums throughout Massachusetts this month, Ms. Money is sharing some songs and lessons for you and your families to practice at home!



Listen to Ms. Money, Nick and Penny sing "Needs vs. Wants" and write and/or record your own verse! If you want to video your family's performance, share it on Facebook or Instagram and tag @RocklandTrust #MsMoney



Needs vs. Wants

A really warm jacket when it's wet and cold! (NEED)

A brand new bracelet made of solid gold (WANT)

A quieter muffler for my mother's van (NEED)

A beach house so I can work on my tan (WANTS)

NEEDS VERSUS WANTS

WANTS VERSUS NEEDS

IF YOU WANT YOUR WALLET TO STAY FULL

YOU'VE GOT TO KNOW WHAT EACH ONE MEANS!

(Your verse)

_____ (NEED)

_____ (WANT)

_____ (NEED)

_____ (WANT)

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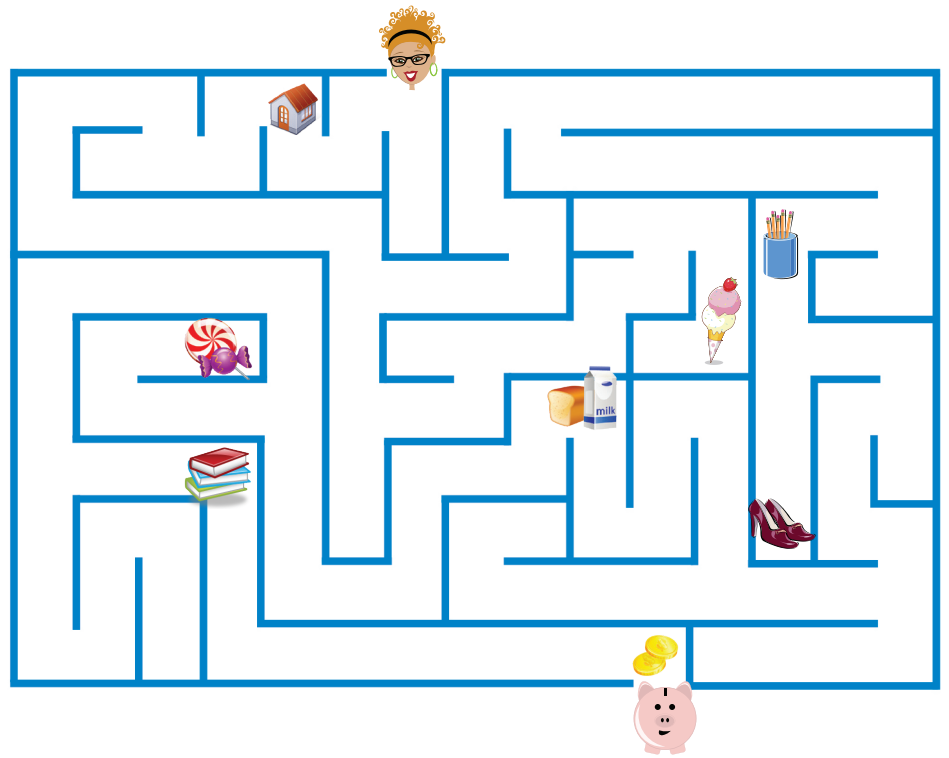
Lesson: Needs vs. Wants!



Ms. Money needs help from her students, Nick and Penny.



She needs to avoid her wants and only buy what she needs...can you help Ms. Money?



What are the things you and your family need? What are some items you really want but you know you don't need?

Need:

Want:

Thanks for helping Ms. Money identify her **NEEDS** versus her **WANTS!**