



SPRING 2016

# STORIES

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## MATH: THE COMMON DENOMINATOR FOR SAVING MONEY


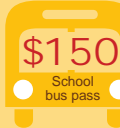

By Alex, 11

With smart phones and computers in the palms of their hands, kids think they won't use math once they finish school.

But, most people use math to save money—and without knowing it!

For example, when my parents and I were deciding on whether to buy a semester bus pass or a 10-ride card, we used math.

A semester in my school has

<p>School Semester</p>  <p>90 days</p>	<p>That means for 90 trips it costs \$1.67 one way</p> <p>or</p> <p>That means I have to buy NINE 10-ride passes for \$90</p>
<p>\$150</p>  <p>School bus pass</p>	
<p>\$10</p>  <p>10 ride bus pass</p>	
<p>Ninety dollars or \$150?</p>	

90 school days. A semester bus pass costs \$150. That means for 90 trips (I don't take the bus in the morning) it costs \$1.67 one way. A 10-ride bus pass costs \$10. That means I have to buy nine passes for \$90.

Ninety dollars or \$150—what do you think? If I hadn't used math we might have wasted \$60.

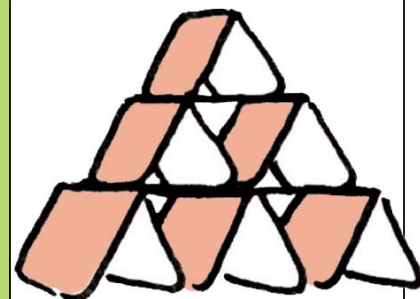
## HOUSE OF CARDS

Do you hold on to playing cards, regardless of their condition? It's time to put that old deck to work!

Use it as building material. Fold each card in half to form 90-degree angles. Make crisp creases so the cards retain a hinge-like shape. Build a firm base by setting them on their long sides like little pup tents.

The bigger your house, the shakier it gets. If you build on a table, your house of cards may be susceptible to "earthquakes." A kitchen countertop or the floor is more stable.

But it's all part of the fun! Hold a contest to see who can build the tallest house of cards.



## CHECK OUT THE C-NOTE BLOG: HOW TO SPEND 1.5 BILLION DOLLARS



by Zoe, 14

A few weeks ago, three winners of the Powerball jackpot received more money than anybody would really know what to do with.

The temptation to blow through that money would be huge, but for the rest of us, it's better to evaluate needs versus wants when it comes to making purchases.

The difference between a want and a need is that a need is something that you absolutely have to have and a want is just something that you would like to have.

I really like how you blogged about a topic that is in the news and not just advice. If I had that kind of money, I would pay of my parents' mortgage, pay for college, and take a family vacation to Italy.

- Alexis R., 17, Chester, N.H.

# MATH: THE COMMON DENOMINATOR FOR SAVING MONEY

Here's another way to save money with math: Compare prices with different unit costs.

Let's say there is a store with a package of six pairs of socks for \$12, and a different store with the same socks for \$18 with a "buy-one, get one 50% off" sale.

For the \$12 socks the unit price is \$2 a pair. For the \$18

socks, you would pay \$27 for 12 pairs of socks. Twenty-seven dollars divided by 12 is \$2.25 a pair. What's the best deal?

	<b>\$12</b> for 6 pair $\frac{12}{6} = \mathbf{\$2}$ a pair	or		<b>\$27</b> for 12 pair $\frac{27}{12} = \mathbf{\$2.25}$ a pair <small>buy one, get one 50%</small>
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## GAMES

## SO, WHAT DO U THINK?

I like the estimating tip about sales tax. You don't need to calculate the exact amount all the time. Thanks, Alex!

izzy, WI, Age 13



## WILDLIFE IN YOUR WALLET

Figure out two-word phrases that include the name of an animal and a word related to money. You must use the same letters for both words in each phrase, except you may leave out one letter or add one extra letter to one of the words.

Example: A dollar with a baby lion on it would be called a CUB BUCK.



1. This cash is only used by apes with tails.




2. Alright, you cleaned the dishes and vacuumed the carpet. Time for your parents to pony up that allowance.




3. Our shopping center caters entirely to Andean beasts of burden.




4. It's not a goose and it's not a duck. It knows to only spend on what it needs and not what it \_\_\_\_\_.




5. Abraham Lincoln would bug out if this became a new unit of money.




6. All of the male chickens love this popular vacation destination.


Photos courtesy of iStock