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YES YOU CAN

SUMMER 2009

FINANCIAL EDUCATION FROM AMERICAN CENTURY INVESTMENTS®

The information in *Yes, You Can* is provided to help parents, educators and kids work together to understand key financial concepts. *Yes, You Can* stresses critical thinking and problem solving that helps young people develop basic economic, financial, personal and career development skills.

Yes, You Can is based, in part, on the beliefs of James Stowers, founder of American Century Investments and co-founder, with Virginia Stowers, of the Stowers Institute for Medical Research.



Ideas for achieving financial security and a more meaningful life.

Making Sense Out of Social Security

There's been a lot of buzz in recent years about the future of Social Security. Are current retirees going to see their benefits cut? Will Social Security still be there for those of us who have yet to retire? And what does the future of Social Security mean for today's young workers who have started paying into it? To begin to answer these questions, let's step back and look at what Social Security is and why it was created.

By dollars paid, the U.S. Social Security program is the largest government program in the world, and the single greatest expenditure in the federal budget.

The Social Security Act of 1935 actually has its roots in the Civil War, when the U.S. government encouraged enlistments in the Union Army by guaranteeing income later in life through pensions. Passed during the midst of the Great Depression, it was signed into law by President Franklin D. Roosevelt as part of his "New Deal," becoming one of the most important pieces of legislation in American history.

Originally titled the Economic Security Act, its name came from a landmark social insurance program that was designed to pay retired workers age 65 or older.

After the bill was signed, it became a monumental task to register all employers and employees, and to share with them how earnings were to be reported, what benefits were available and how they were provided. The U.S. Post Office worked together with the Social Security Board to distribute the applications, collect the completed forms,

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The U.S. Social Security program is the largest government program in the world and the single greatest expenditure in the federal budget.

YES YOU CAN

Yes, You Can is the quarterly publication of Yes, You Can Financial Education from American Century Investments.

Subscriptions

Help spread the message of financial literacy. Annual subscriptions are available free of charge at YesYouCanOnline.info.

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Social Security continued

type the Social Security cards – each with a unique identifying number – and return the cards to the applicants. Over 35 million Social Security cards were issued between 1936 and 1937.



Calculate your benefits at socialsecurity.gov/estimator. Benefits can be taken as early as age **62** or as late as age **70**.

Since Social Security taxes and benefit payments began in January, 1937, the Act has been amended many times, including in the 1960s when the Medicare Act was signed. Over the course of time, the concern over the financial health of the Social Security System has grown. It has escalated recently with the increasing number of Baby Boomers entering into their retirement years.

Determine Your Benefits:

To determine your benefits, visit socialsecurity.gov/estimator. Americans may start receiving retirement benefits as early as age 62 or as late as age 70. This retirement calculator shows how the amounts will differ, if you wait. There is a variety of other information and tools on the Web site, including how to find your local Social Security office and how to request a benefits statement. □

Teachable Moment



Shopping for school supplies offers an opportunity for your kids to put their compassion into practice. Teachers appreciate extra support in securing supplies for the school year. It's estimated that teachers spend more than \$600 each year out of their own pockets for supplies.

"Readily available school supplies let students and teachers focus on what's really important: learning," notes Jamie Littlefield, a professional blogger on education and finance issues and senior editor of children's issues for *Charity Guide* (www.charityguide.com).

Encourage your child to use a portion of the money they saved on bargains to help other kids and teachers with their supply needs. Watch for charity drives to collect supplies or call the school to see how to help.

Back-to-school Shopping Offers Lessons for Kids

School's still out for the summer, but it's not too early to start planning for the next school year. By getting your kids involved in buying supplies, you can give them a jump-start on learning lessons about money.

Start With a List

Many schools provide lists of recommendations on their Web sites and through newsletters to parents. Some PTAs offer prepacked supplies you can order and pick up at the school. Stores selling school supplies often post lists organized by grade level and school name.

Go over the list with your kids to see if everything on it has to be purchased new. For example, can you use supplies left over from the prior year.

Shop Early

Give your son or daughter the task of reviewing ad fliers in the coming weeks to match sale items to their list and then compare stores for the best bargains. Remember story problems from arithmetic class? This is an opportunity to have your child figure out if driving an extra 10 miles to more than one store to save money is worth the extra gas. □

Learning to Love the Library

In a 1977 episode of the hit TV series *Happy Days*, Richie took Fonzie to the library to meet some girls. Millions of young viewers heard Fonzie exclaim, "Hey Richie, you can get a library card, and they're free!" According to series creator, Garry Marshall, the following weeks saw requests for library cards increase by more than 500 percent nationwide.

Those were certainly "boom days" for the nationwide library system. With today's uncertain economy, those "boom days" are back, but with a different twist. And, it's not only kids flocking to the library. This time, adults also are heading to the library to take advantage of a tremendous assortment of free services.

According to the American Library Association (ALA), the number of Americans with library cards today is at an all-time high. In the last year, Americans visited their libraries nearly 1.3 billion times, checking out more than 2 billion items. According to Paul LeClerc, president of the New York Public Library, its branches had 40 million visits over the past year, the greatest ever in a 12-month period.

In Kansas City MO, attendance at the library's computer skills class reportedly **tripled** compared to a year ago.

One of the biggest attractions at libraries today is access to computers. In Kansas City, MO, attendance at the library's computer skills classes reportedly tripled compared with the same three-month period a year ago. At the Morris County Library in Whippany, NJ, attendance in Career Resource Seminars jumped from 472 in 2007 to 745 in 2008.

A second service in great demand – and one that goes hand-in-hand with computers – is free Internet access. The ALA reports that 73 percent of libraries nationwide are the only provider of free Internet access in their community. In rural areas, that number is 83 percent.

A need for computers with Internet access – primarily so job seekers can update their resumes and search for jobs online – is causing major "traffic jams" in some libraries. In the Randolph County library in North Carolina, an average of 230 people a day line up to use the library's 27 computers. To be fair to all the computer users, the library now limits use to one-hour per person.

Library "Boom Days" Are Back With Many Free Services

- Computer access
- Internet access
- Career resources
- Books and reference materials
- DVD movies
- Video games
- Classes and events



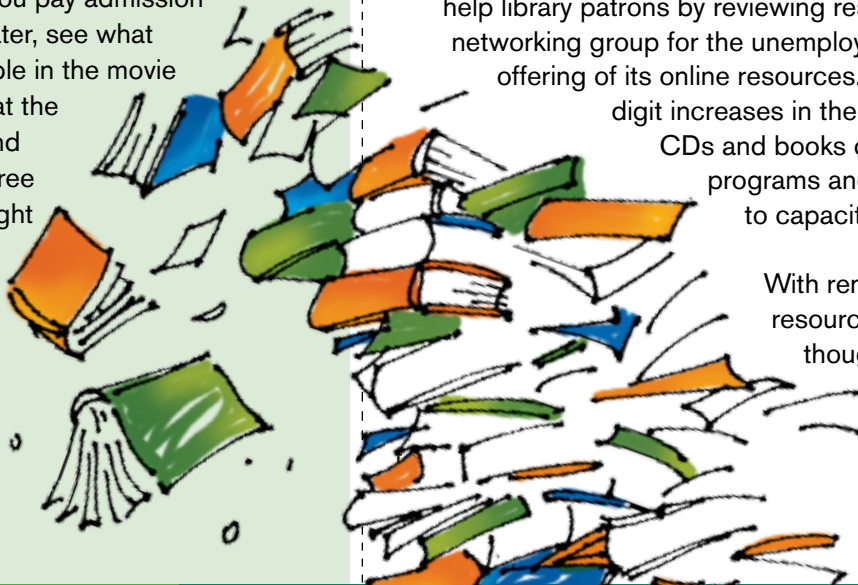
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Teachable Moment

Now is a good time to experience the many free resources available at the library. Take a few moments to talk to your children about how their library card can provide access to hours of free entertainment and learning while they are on summer vacation.

- If you're not sure how to find what you're looking for, the librarian can give you a quick introduction to the Dewey Decimal System.
- Looking for some fun summer reading? Most libraries have story time scheduled throughout the week for children as well as book clubs for teens and adults. This is a great way to enjoy reading while making new friends along the way.
- Want to take a class? Check out the listing of classes available at your local library. Many offer instruction on computers, from Internet basics to social networking, as well as classes on photography, home repair, investing, how to use employment search resources and even games – from chess to video games.
- Interested in seeing a movie? Before you pay admission to a theater, see what is available in the movie section at the library and enjoy a free movie night at home.



Library continued

In Arlington Heights, IL, volunteer professionals review **resumes**, set-up **networking** groups and **assemble** online resources for unemployed patrons.

Beyond computers, libraries nationwide have introduced a multitude of mostly free products and services that people of all ages value. In addition to the availability of thousands of books and reference materials, virtually all libraries now offer DVDs, video games, audio tapes and dozens of classes and other events. Here is just a sampling of what some libraries across the country are now offering:

At the **Johnson County, KS, Public Library**, you'll find book discussions, lectures and performances, live tutoring, family story time and resources to help children learn to read. In addition, there is free assistance in preparing for PSAT, ACT and SAT testing, as well as free online help with homework. The Johnson County Libraries also have an extensive photo exhibit.

The **Kansas City, MO, Public Library** is helping patrons set up eBay accounts, assisting those studying for the civil-service exam or a GED certificate, and providing classes that teach the basics of Web design and presentation software. One of the library's facilities even offers Friday Night Family Fun events.

On the West Coast, the **Los Angeles Public Libraries** now offer downloadable music, podcasts, videos, language classes, maps and thousands of e-books, in addition to access to over 65,000 historic photos and more than 100 databases for researchers.

Next to the welcome desk at the **Arlington Heights, IL, Public Library**, there is a job-search desk where volunteer professionals help library patrons by reviewing resumes, setting up a support and networking group for the unemployed and assembling a Web site offering of its online resources. Library officials are seeing double-digit increases in the circulation of DVDs, CDs and books on tape. Plus, its children's programs and cultural arts events are filled to capacity.

With renewed appreciation for the resources it provides, it appears as though the public library has found a niche with individuals and families looking for new ways trim their expenses and bring their budgets into balance. □

Celebrate Financial Independence Every Day!

James Stowers, founder of American Century Investments, says that **financial independence** is “the **security** of knowing that we have enough to do what we want to do.”

“I am convinced that everyone can become and remain financially independent, including you,” Jim says. That includes your kids, too. “It is important that your children learn what they can do with money early in life so they will apply the lessons learned at home as they face the real world in future years,” he writes in **Yes, You Can... Raise Financially Aware Kids**.



Setting a good example is one of the biggest gifts you can give them. It will make a difference in their lives long after the toys you gave them have been forgotten. Consider how much happier their adult lives can be when they understand:

- Ways to avoid the traps of credit card debt and excessive fees.
- The value of a college or trade school education without piling up tens of thousands of dollars in student loan debt.
- Ways to discuss their money values with their spouse so they don't end up fighting over money – a primary cause of divorce.

- How much richer their life can be when they can enjoy leisure time with family and friends, taking vacations and sharing favorite activities.
- The importance of helping others – whether it's through gifts of time, money or both.

Learning to have a “comfortable” lifestyle while spending less than they earn can reduce their stress level. Financial independence isn't about how much money you have – it's about how well you manage the money you earn.

Teachable Moment



“If you are going to help your kids achieve financial independence, help them understand the need to control their wants,” shared Jim Stowers in **Yes, You Can...**

Raise Financially Aware Kids.

Here's an activity from the book that will help them learn the difference:

1. Get some removable stickers in two colors.
2. Go through one room and put stickers on items that are “needs” or “wants.” Talk about why each item fits one category or the other.
3. Next, give each child stickers to place on items in their own rooms. Label items in your bedroom, too.
4. Take turns explaining why each item was labeled as a need or a want. Do you find that some items fit both categories, such as a chest that is also an antique?
5. Ask if they are pleased with all of their wants. Would they now rather have the money for something else?

“During your lifetime, you will earn a sizable fortune,” Jim says. “What you do with your savings determines how much you will accumulate. Regardless of how much you earn, only what you save is really yours.”

For a “wealth” of free information on ways to teach your kids to save money and use it wisely, visit YesYouCanOnline.info.

To download your **Personal Declaration of Personal Financial Independence™** look for the link on the homepage. □

Sit down and discuss the following questions with your child:

- Do you know what you want to do in life?
- How interested are you in attending school for an additional four years or more?
- Does the career you're considering require specific training?
- What's the most effective way for you to learn? Is it through academics or on-the-job training?
- How much are you prepared to spend? What scholarship/grant opportunities are available?
- How does the cost of the education compare with the payoff in the job market?

Consider the following:

- Is the school/program accredited? If so, by whom?
- Are the professors tenured? What are the requirements for Teacher Assistants?
- What are the instructors' credentials?
- What is the cost? Is financial aid available?
- Are credits transferable if you decide to change programs?
- How up-to-date is the technology?

Weighing the Options for Advanced Education – Four-Year Degree versus Technical Training

Whether you have a teenager who will be heading off to post-secondary education in the near future or you are still navigating the waters of primary or secondary schools, it is important you encourage them to consider all available options to ensure they get started on the right path to prepare for a successful, rewarding career.

Discuss the benefits of continuing his or her education beyond high school, as well as possible career choices. Making the choice to extend one's education beyond high school can equate to substantially more earning power. Based on the U.S. Census Bureau's 2007 median earnings for full-time workers at least 25 years old, annual earnings, based on degree, are:

Level of Education	Median Earnings
High school diploma	\$32,500
Associate's degree	\$42,000
Bachelor's degree	\$53,000
Master's degree	\$63,000
Professional degree	\$100,000+

Choices abound... how do you decide?

According to the U. S Department of Education, there are plenty of choices to consider. In fact, there are nearly 6,000 degree-granting institutions of higher education and approximately 6,000 post-secondary career and technical schools. So, what is the difference and how do you help your teen choose the best option?

If the career field they choose requires a bachelor's degree to enter and an advanced degree for promotion, a four-year college or university provides a wide range of educational opportunities that are designed to prepare students for a variety of career options. Plus, the college experience exposes students to diverse perspectives in an effort to broaden their

thinking and expand their understanding of issues that reach beyond the classroom.

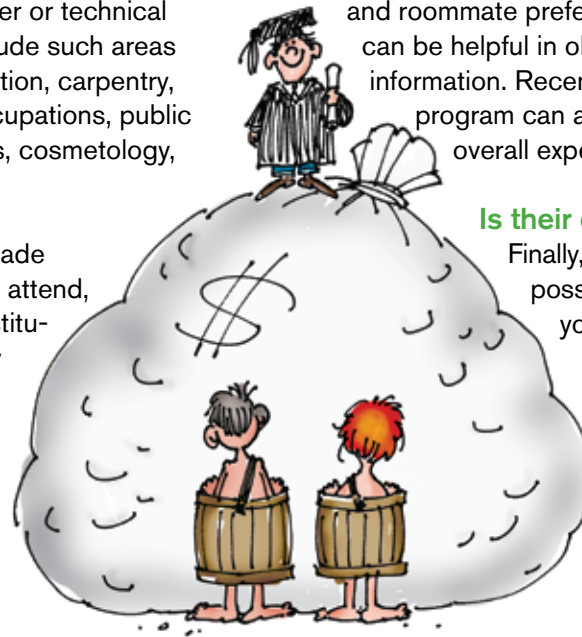
On the other hand, a career college or technical school is designed to provide students with specialized training for a wide range of careers, which may require varying levels of education – from high school and post-secondary certificates to two- and four-year college degrees.

Employment options after career or technical training programs typically include such areas as agriculture, automotive, aviation, carpentry, plumbing, electrical, health occupations, public safety, technology, culinary arts, cosmetology, media arts and travel.

Once the decision has been made regarding the type of school to attend, help your teen research the institutions thoroughly to ensure they will have the experience he or she expects and graduate with the skills needed to pursue their choice of career. Contact the university or technical

school to get brochures that list all of the courses and indicate entrance requirements, school accreditation and licensing information, as well as costs and financial assistance sources.

If the eventual selection involves relocating to another city, investigate all possible housing options to find the one that best suits your student’s needs and preferences – on-campus vs. apartment, study environment, transportation, safety, budget, social resources and roommate preferences. High school counselors can be helpful in obtaining and explaining this information. Recent graduates of the institution/ program can also provide an idea of the overall experience.



Is their choice recession proof?

Finally, consider the future job possibilities linked to the career path your teen selects. While the overall experience may be fulfilling, college graduates with degrees in some areas may have a hard time finding a job once they enter the working world. □

Major differences between a College/ University and a Technical/ Trade school

College / University	Technical / Trade School
Provides a broader exposure to different subjects to continue the educational process.	Provides specialized training focused on a particular field to prepare students for a job in that field.
Requires a two-to-four-year commitment to graduate.	Program completion varies from a few weeks to multiple years, depending on the program of study.
Most require pre-determined scores on standardized entrance tests for acceptance.	Most have lower GPA and entrance test score requirements. However, highly specialized schools may have stringent acceptance standards.
Most colleges provide on-campus living quarters and many require first-year students to reside on campus.	Most do not provide student living quarters. Students commute to class.
Large lecture classes may have hundreds of students.	Smaller class sizes.
Instruction is mostly class-room oriented with some lab classes.	More hands-on training, often in a simulated or actual work environment.
Offers social, cultural and athletic programs in addition to instructional programs.	Activities are mostly skill-based.
Provides job/recruiting fairs.	Provides job/recruiting fairs.
Some college majors do not translate to content-related job opportunities.	Curricula is focused on specific, job-related skills.

Recession Gardens Grow Savings and Learning

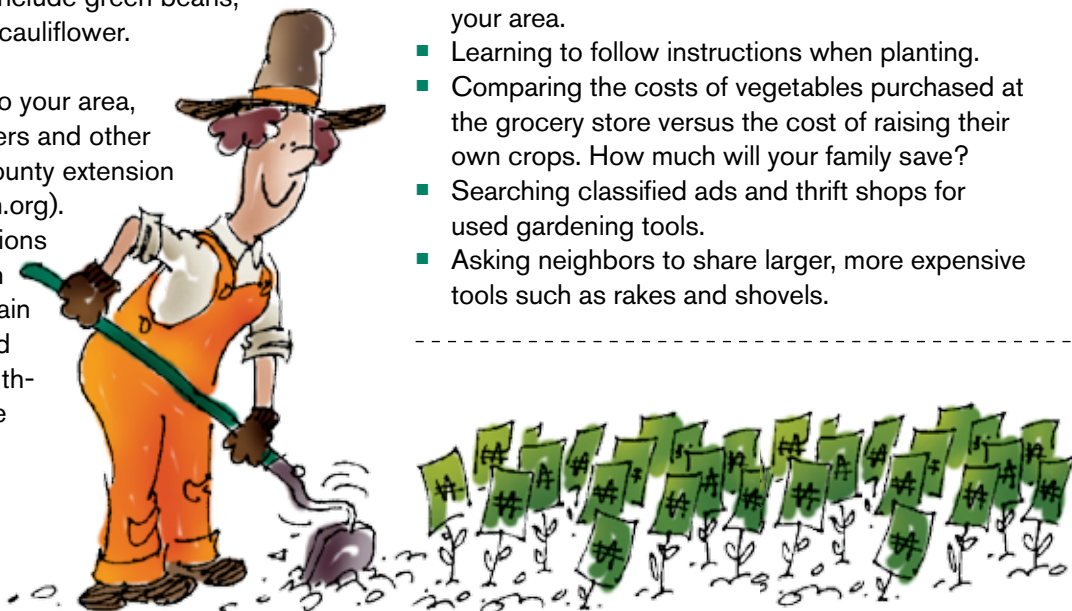
First Lady Michelle Obama set a great example by inviting grade school students to help plant a vegetable garden on the White House lawn. Garden centers soon reported a spike in seed sales, and within a month an estimated 18,000 new community gardens were planted across the United States.

The idea harks back to World War II when “victory gardens” were credited with contributing as much as 40 percent of all vegetables consumed in the United States.

As the recession continues to squeeze the weekly food budget, families now have renewed interest in vegetable gardens. After all, the savings can be substantial. A national study reported on CNN found that \$50 in seeds can bring a harvest of up to \$1,200 in produce. If you missed spring planting season, it's still not too late. Many seeds have been specially formulated for summer planting. Depending on the climate and soil in your area, these can include potatoes, beets, broccoli, cabbage, carrots, kale and parsnips.

Other vegetables can be planted from August through October for harvests in fall and winter. “Brussels sprouts are especially fun for kids because they produce big stalks with clusters that look like mini-cabbages,” suggests Chelsey Wasem, an extension horticulture agent in the Midwest. Additional fall choices include green beans, potatoes, broccoli and cauliflower.

For information suited to your area, contact master gardeners and other experts through your county extension service (www.extension.org). They can answer questions such as what and when to plant, how to use a rain barrel to save water and how to control pests without hurting pets, wildlife and groundwater. Also check for any classes they offer.



Once you start serving your own produce, you may not have to say, “Eat your veggies!” anymore. “When kids help raise vegetables themselves, they get excited about trying ones they never would eat from a frozen-food package,” Chelsey says.

Even if you don't have access to a plot of land, you can still have a small container garden on a windowsill, patio or balcony. Plant herbs or vegetables, such as carrots, radishes and lettuce, which take up a small amount of space, or try tomatoes and peppers, which bear fruit over a number of weeks.

To grow community spirit along with your crops, consider organizing a neighborhood garden. A good source of information is the American Horticulture Society (www.ahs.org), which offers a youth gardening program with benefits including “helping children develop social skills, bringing families together and [creating] an awareness of the link between nature and our food.” □

Teachable Moment



Growing a garden helps kids sprout new skills. Encourage them to learn more by:

- Researching the best vegetables to plant for your area.
- Learning to follow instructions when planting.
- Comparing the costs of vegetables purchased at the grocery store versus the cost of raising their own crops. How much will your family save?
- Searching classified ads and thrift shops for used gardening tools.
- Asking neighbors to share larger, more expensive tools such as rakes and shovels.

Money & the Movies Making Sure Kids Get the Right Messages

Parents may worry about the messages their kids get from some of the behaviors they see portrayed in today's movies. And when it comes to attitudes about money, many films show people who will do anything for a buck.

To balance these negative images, talk with your kids about what they're watching and how those messages may conflict with your family's values.

Since many financial analysts have compared the current recession to the Great Depression of the 1930s, why not view movies about that era? The following are all available on DVD.

The Grapes of Wrath (1940)

An American classic, based on John Steinbeck's novel about Tom Joad (Henry Fonda) and his family in the Oklahoma dustbowl, who lose their home through foreclosure. Hoping to find work and a better life, they migrate to California.

Questions to consider:

- Would an emergency fund have helped prevent the family's farm from failing?
- Even in poverty, how did people manage to help build their community?

It's a Wonderful Life (1946)

Despite his seemingly happy life with his wife Mary (Donna Reed)

and four children, George Bailey (James Stewart) feels like a failure because of his role in foreclosing on the homes his neighbors and friends own.

Questions to consider:

- What happened that caused the bank's ledger to not balance?
- How did George prevent a run on the bank? What message did he give the homeowners that assured them everything would be okay?
- How come the bank wasn't able to give everyone all of their money back when they asked?

Paper Moon (1973)

Moses Pray, a con man (Ryan O'Neal) befriends Addie Loggins,

a young girl (Tatum O'Neal) whose mother just died. They become a team, traveling from town to town, taking advantage of widows, shopkeepers and others along the way.

Questions to consider:

- How else could Moses and Addie have earned money rather than through deception?
- Moses used personal family information he readily found to gain the confidence of people who he then tricked into buying his products. What lesson does this teach about sharing personal information with strangers?

Annie (1982)

A feisty orphan lives in a dreary orphanage run by the mean Miss Hannigan (Carol Burnett). Fate places Annie in the home of wealthy industrialist Daddy Warbucks (Albert Finney). Hannigan tries to get the reward Daddy Warbucks offers to help find Annie's long-lost parents.

Questions to consider:

- Daddy Warbucks was a wealthy industrialist. How did he use his money to help others?
- If you were in Annie's situation, do you think you would have been as optimistic about "tomorrow"?

Kit Kittredge:

An American Girl (2008)

When 10-year-old Kit's (Abigail Breslin) father loses his car dealership, he moves to Chicago to find work, and her mother (Julia Ormond) takes in boarders to make ends meet.

Questions to consider:

- Did Kit's parents act responsibly to try to support their family?
- Kit's family rented out rooms to help make ends meet. What are some things families can do to make extra money these days? ■

For an expanded list of **movies** that offer teachable money moments **visit** YesYouCanOnline.info and search "movies."



Teachable Moment

As the credits roll, find out what your kids learned from watching the movie.

- What could the families have done to better prepare before the Great Depression?
- Did the adults set a good example for children in how to obtain and use money?
- How can you avoid being taken by scammers and con artists?
- Would you have wanted to grow up in the 1930s

Special thanks to Angela Arregui, Preti Chadha, Penny Elmquist, Jeanne Greenwald, Susan Pepperdine, Jennifer Pumphrey and Kristin Raven for their contributions to this list.

Yes, You Can Be Charitable

Now is a good time to teach your children the value of giving back to their community – a lesson that will last a lifetime.

Monetary giving isn't the only way to be **charitable** in your community. There are many ways to **support** those in need.

Teach Your Kids the Importance of Caring for Their Community

Research by the Giving USA Foundation™ says charitable contributions in the United States decline during periods of economic weakness. According to the report, more than 60 percent of the organizations contacted saw declines in both donors and revenue in 2007 and 2008.

Unfortunately, as economic conditions fluctuate, demands on charitable organizations tend to increase, especially in the area of social services.

While different parts of the country have been affected more harshly than others by unemployment and uncertain economic conditions, nearly everyone has felt some impact of the recent economic uncertainty. Even if your family is among those affected, now is a good time to teach your children the value of giving back to their community – a lesson that will last a lifetime.

Find the right giving channel for your family

When we think of charitable giving, naturally the first thing that comes to mind is making a monetary donation. However, when money is tight, the decision about how much to give and what to support

should be made with some important family considerations in mind. How much and where are you currently giving?

What is the best use of your family's charitable dollars going forward? Set a budget and make a plan to give to organizations that fill a need or needs supported by everyone in the family.

If you aren't able to give financially, what are some other ways you can support those who need assistance in your community? Start by making a list of the organizations and causes that are important to you.

As noted in **Yes, You Can... Raise Financially Aware Kids**, your children may already be involved in giving through donation drives in school or scouting activities. You can help them explore and expand their giving options by



taking notice of what inspires their sharing and generosity. There are many examples of children and teenagers who have seen a need in the world and decided they would do their part to help.

When Annie Wignall, of Newton, Iowa, was 11 years old, she heard about kids in crisis situations who were forced to leave their homes quickly, with very few of their own belongings. She decided she could help by collecting necessities, such as toothbrushes, soap and shampoo. She also gathered books, stuffed animals, small toys and blankets to make their lives better. She put the items in hand-made cloth bags so the recipients would always have something in which to carry their belongings.

She founded the Care Bags Foundation in 2000. Since then, with increased support and donations from businesses, groups and individuals, her idea has grown from a small, home-based project helping a few kids in Iowa, into a nationally recognized nonprofit organization providing services to thousands of kids worldwide. Annie is currently the foundation's president and director. She has learned, first-hand, how one person can make a big difference.

Once you have determined what types of organizations to support, get your children involved in the research and offer to help them make local contacts. Your continued participation will be a great motivator for your kids and will ensure that their experiences are valuable and safe. The Internet, local newspapers, libraries, friends and family members can be a great source of information. Also, the Better Business Bureau's Web site (betterbusinessbureau.com or give.org) are wonderful resources for tips on donating, as well as specific information on many charities.

Call and schedule an appointment to visit selected organizations. Visiting with the executive director or volunteer coordinator will help you find out specifically what types of opportunities are available. If you are going to volunteer, make sure the charity provides age-appropriate opportunities that involve other child volunteers. This gives your kids the opportunity to meet other like-minded volunteers, enriches their experience and teaches important skills, such as:

- How to work with others
- Listening to new opinions
- Developing patience and tolerance
- How to be an effective leader

In addition to these benefits, involvement with a charitable organization can provide an ideal opportunity to discuss with your children the things they are thankful for in their lives. □

As you guide your kids, talk to them about your own philosophy of giving. What does it mean to you? How has giving changed your life? How have people given to you?

Then, spend some time discussing the following questions:

- Why is it important to share with others in the community?
- What do I like about giving?
- What causes do I feel strongly about supporting?
- Can I give time, money or material goods?
- How will my gifts help others?

By talking through these issues, you can help your children determine how they can be involved in charitable activities and giving. You also might find that learning more about their passions will affect your attitudes toward giving and volunteering.

If you don't talk to your kids about money, who will?

James E. Stowers, Jr., Founder,
American Century Investments



For a limited time, you can get a FREE copy of one of our most popular resources – **Yes, You Can... Raise Financially Aware Kids.**

Download your **free** copy of **Yes, You Can... Raise Financially Aware Kids** and give your children a practical financial foundation that can benefit them for a lifetime.

Winner of:

- Gold Benjamin Franklin Award for Parenting
- Learning Magazine Teacher's Choice Award for the Family
- Mom's Choice Award for Family and Parenting Resource

With **Yes, You Can... Raise Financially Aware Kids**, you have a fun resource to teach your children to appreciate the value of a dollar. Inside, you'll find information, resources and activities to show your children fundamental financial principles, including:

- How to manage an allowance
- Achieving financial goals
- The difference between saving and investing
- Becoming a wise consumer
- Making donations



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