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YES YOU CAN

FALL 2010

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.

The Skyrocketing Problem of Student Debt

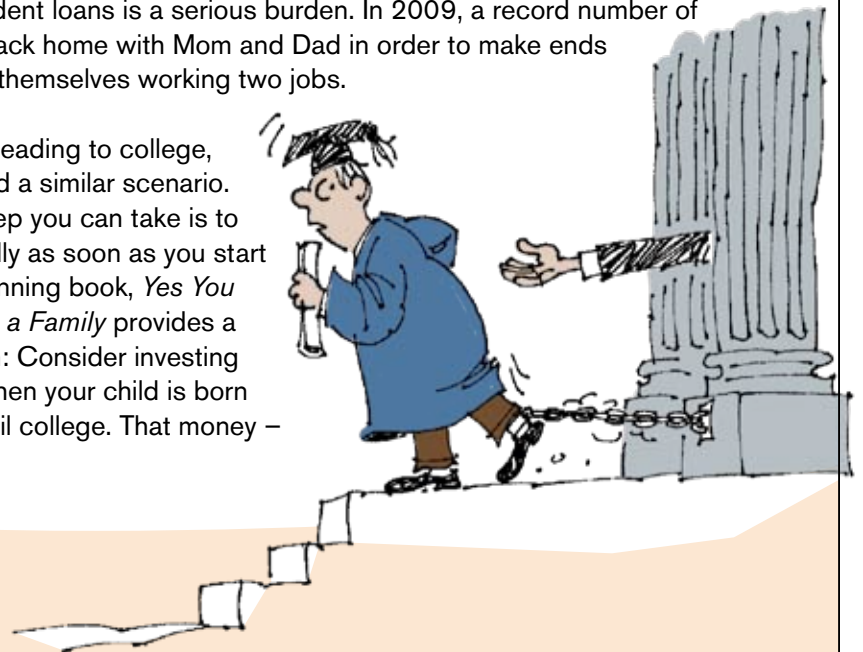
Average cost of at a private four-year college is more than \$39,000 per year, according to The College Board.* That's an increase of 40 percent in the past 10 years. As a result, it's no wonder more and more students are graduating from college buried under mountains of debt.

Just as the mortgage crisis has taken a toll on homeowners, student debt is taking a serious toll on college graduates. Many students entering college in recent years applied for and received loans from a variety of sources with no long-term plan on how to pay them back. In 2008, more than two-thirds of students graduating from four-year colleges and universities had loans. These loans leave graduates with an average debt of \$23,200. Ten percent had student loan debt of \$40,000 or more.** Those loans are now coming due with many students scratching their head as to how they will pay.

Given the current economy, many are graduating without immediate job prospects, so the weight of their student loans is a serious burden. In 2009, a record number of recent grads moved back home with Mom and Dad in order to make ends meet and many found themselves working two jobs.

If you have a student heading to college, you can hopefully avoid a similar scenario. The most important step you can take is to start saving early, ideally as soon as you start a family. The award-winning book, *Yes You Can... Afford to Raise a Family* provides a good recommendation: Consider investing a lump sum amount when your child is born and not touching it until college. That money –

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YES YOU CAN

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Subscriptions

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

For more information, please call 1-800-234-3445 or write:

Sam Goller, Editor
4500 Main
Kansas City, MO 64111

Writers

Debbie Hagen
Susan Pepperdine
Shelley Bartkoski

Illustrations

Paul Coker, Jr.

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Student Debt continued from cover

invested at an annual rate of return of 5 percent – could more than double in value when your child reaches college age. Another approach is to start with a smaller initial investment, then add to it on a regular basis. Remember, there are no guarantees that your investment may grow and you could lose money over time.

Once you determine how much you can invest and how often you can add to that investment, only then will you be better prepared to choose an investment plan. There are many tax-advantaged investment plans for college, including state-sponsored 529 Plans.

What if your student is heading to college soon and you find yourself without the savings on hand to cover tuition, what do you do? There are a variety of resources to turn to for guidance including The College Board (collegeboard.com). Also, check with your student's school and ask about grants and scholarships. These provide merit based funding without the obligation of paying it back provided your student meets certain expectations – such as successfully completing a course of study. These dollars earned can help ease the financial burden of college and avoid the need to turn to student loans.

*The College Board is a not-for-profit membership association whose mission is to connect students to college success and opportunity. **Statistics gathered by Project on Student Debt

Income Taxes and Payroll Deductions – Where is My Money Going?

For many teenagers, having a job and the ability to earn their own money is a rite of passage. With it comes a certain amount of freedom to make decisions regarding spending and saving. It's also an opportunity to start building positive behaviors and a life-long attitude towards managing money.

While starting that first job is often a bit scary, getting the first paycheck can be one of the most anticipated moments in a young person's life. The acclaimed book, *Yes, You Can... Raise Financially Aware Kids*, shares with parents how to prepare their children for what might be a shock when they receive their first paycheck. Especially if they are looking forward to taking home all the money they've calculated they should have earned based on the hours they worked.

Before the first pay day arrives, talk to your teenager about the difference between gross pay (what they earn before taxes and other deductions) and net pay

(what they will actually receive) and explain how these deductions are used:

- Federal withholding – supports federal programs and is paid to the IRS;
- FICA – (Federal Insurance Contributions Act) supports the Social Security System, which provides money to senior citizens, dependant survivors and the disabled;
- Medicare – supports the hospital insurance provided under Social Security;
- State withholding – supports state programs and is paid to the state revenue department;
- Local withholding – supports city and county programs; and,
- Insurance and benefits (if applicable) – includes such items as health/dental/disability insurance, retirement accounts and miscellaneous deductions.

The deductions for Social Security and Medicare are 6.2 percent and 1.45 percent, respectively, per pay period. Federal withholding is based on total earnings,

Tips for high school seniors:

Have a student heading to college soon? Sit down as a family to address a variety of issues including:

- **Take your education seriously** – Solid grades – and high standardized test scores – can mean a wider choice of schools (and a range of tuition costs and possible funding sources) for your student.
- **Public or private** – A public four-year in-state school will likely cost about half of the expense of a private four-year college.
- **Junior college vs. four-year school** – Attending a local two-year school, and later transferring to a four-year college, can lead to considerable savings.
- **Apply early** – High school seniors should start early applying for scholarships and admission to low cost schools. Begin by completing the free application for student aid (FAFSA). This should be done as soon as possible after January 1 of the year your child will be attending college.

Tips for college graduates:

Are you or your recently graduated student dealing with significant student loans? The Project on Student Debt

(projectonstudentdebt.org) suggests the following tips for recent graduates:

- **Know your loans** – Know the status of your loans, including what the balance is and who controls your loans.
- **Know your grace period** – Understand how long you have after leaving school before your first payment is due.
- **Pick the right payment option** – If your existing payment terms are difficult, talk with your lender about alternative repayment plans and/or deferments.
- **Stay in touch with your lender** – Ignoring your student loans has serious consequences.
- **Pay off the most expensive loans first** – Focus on paying down the loan that has the highest interest rate.
- **Consider consolidating** – Combining multiple loans could mean a single monthly payment with one fixed interest rate.
- **Loan forgiveness** – If you work in certain fields, there's a chance your loan may be forgiven after a certain period of time in which you've made qualifying payments. □

how often you get paid each month and the number of personal deductions taken. State and local withholding varies, depending on specific state and city assessments. Seven states – Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming – do not impose a tax on income.

It is important for first-time workers to understand that while it may be frustrating to see money withheld from their check while they are young, the purpose of the FICA deductions is to benefit them when they reach retirement age. And, income taxes are a responsibility shared by all wage-earners to fund programs and services at the federal, state and local levels. □



Teachable Moment

To help your working teen understand more about the U.S. tax system, sit down and discuss the following:

- The United States has a progressive tax system. What does that mean?
- How do income taxes for a teenager compare with an adult worker?
- How does the number of deductions taken influence the amount of federal taxes that are withheld each pay period?
- What are some of the programs and services funded by federal income taxes?
- How are state and local income taxes used to fund programs in your area?

For answers to these questions visit YesYouCanOnline.info and download the free Yes, You Can curriculum for grades 6-12.

Yes, You Can Protect Your I.D.

Monitor your charge accounts, bank statements and credit report regularly to help determine if your identity has been compromised.

Your Identity: Why Protect It? What To Do If It's Stolen?

According to the Federal Trade Commission (FTC), as many as nine million Americans have their identities stolen each year. Identity theft occurs when someone steals and misuses your personal information, such as your name and Social Security number, credit card numbers or other financial data. Unfortunately, you may not learn about the theft until you see charges you didn't make or until you're contacted by a debt collector regarding overdue bills for items you never purchased.

In addition to the financial consequences, identity theft can cost its victims a great deal of time and destroy their credit rating. And while some cases are resolved quickly, other victims spend hundreds or thousands of dollars and countless hours trying to repair the damage.

FTC documentation has identified that once identity thieves obtain your personal information, they can use it for such things as:

- Opening new credit card or bank accounts in your name;
- Creating counterfeit checks using your name or account number;
- Taking out a loan in your name they don't intend to repay;
- Cloning your ATM or debit card to drain your accounts;
- Obtaining a driver's license or official ID card using your name, along with their picture;
- Using your name and Social Security number to get government benefits;
- Filing a fraudulent tax return with your information; and,
- Getting medical services using your insurance information.

How can you find out if your identity was stolen?

The best way to find out if someone is using your identity is to carefully monitor your charge accounts and bank statements, and check your credit report on a regular basis. By keeping close tabs on these items, you can help limit the amount of damage if your identity has been compromised.



If you think you are the victim of identity theft, you should take the following steps immediately:

- 1.** File a claim with the Federal Trade Commission.
This can be done through:
Web site: ftc.gov
Phone: Identity Theft Hotline - 877-438-4338
TTY: 866-653-4261
- 2.** Place a fraud alert on your credit reports and obtain a copy of your reports from the following consumer reporting companies:
TransUnion: 800-680-7289; transunion.com
Equifax: 800-525-6285; equifax.com
Experian: 888-397-374; experian.com
Consumers can receive one free credit report every 12 months from each of the nationwide consumer credit reporting companies.
- 3.** Close accounts you know, or believe, have been compromised.
- 4.** File a police report where you live or in the community where the identity theft occurred.

An ounce of protection

The best way to avoid identity theft is to protect yourself.

Online

- Log out completely and close your browser when you are finished with a secure online session.
- Do not use your browser's "remember" user name and/or password feature. Type in your user name and password each session.
- Secure your wireless home network to prevent unauthorized access.
- Make sure your secure online sessions are truly secure by looking for the lock icon in your browser window.
- Be careful when downloading files to prevent malware or spyware from infecting your computer and compromising your data.

Offline

- Be diligent if you see bill statements missing from your mailbox.
- Sign up for automatic deposit of paychecks and online bill-pay for your expenses.
- Place outgoing mail containing personal information in a locked mailbox or take directly to the Post Office.
- Only carry credit cards and checkbooks that you plan to use. Keep extra cards, checkbooks and other forms of ID in a secure place at home.
- Regularly monitor your credit report.

Just as you lock your home to protect your personal belongings when you go out, you should take similar precautions with your personal identity. An ounce of prevention can go a long way to protect the one thing nobody should ever take away from you and that's your good name. □



Teachable Moment

While there is no fool-proof way to avoid identity theft, there are steps you can take to minimize your risk of becoming a victim.

Take time to educate your family about the following tactics commonly used by identity thieves to obtain your valuable personal information:

■ Dumpster Diving

Thieves rummage through trash looking for personal information. Don't throw your bank statements or other personal financial information into the trash without first shredding it using a cross-cut shredder.

■ Skimming

Credit/debit card numbers are stolen through a special storage device when your card is processed.

■ Phishing

Posing as financial institutions online, thieves send spam or pop-up messages to get you to reveal your personal information. They will send you a link to a site that looks like a credible business. In reality, the only thing that is real is that as soon as you enter your ID and password, the thieves have stolen it.

■ Old-Fashioned Theft

Thieves steal wallets and purses or sift through your mail for personal and financial information. It's a good idea to copy your credit card numbers and other identification card information in a separate place. That way if your things are stolen, you can refer back to this information and immediately take action to report what is missing.

Here's the Scoop on Financial 'Alphabet Soup'



The financial world goes by the numbers, of course, but it's also important to look at the letters – and learn what they mean. In *Yes, You Can... Achieve Financial Independence*, author James Stowers suggests beginning investors “study and understand the essential facts that can affect you,” which includes frequently used terminology.

Here are some key abbreviations in Wall Street's “alphabet soup” and explanations of what they mean.

NYSE - As its name indicates, the New York Stock Exchange is a place where stocks are bought and sold. The NYSE is the world's largest stock exchange by market capitalization – over \$12 trillion in May 2010. Located in the financial district on New York City's Manhattan Island, the NYSE dates to 1792 and adopted the name New York Stock Exchange Board in 1817.

DJIA - Often referred to simply as “The Dow,” the Dow Jones Industrial Average is the oldest and most widely quoted stock market indicator, that tracks only 30 companies which experts believe represent the overall market. Created in 1896, it was named for Wall Street Journal editor Charles Dow and statistician Edward Jones.

Nasdaq - The Nasdaq stock exchange was formed in 1971. Originally the initials stood for “National Association of Securities Dealers Automated Quotations,” but the full name is now considered obsolete. Covering about 3,700 companies and corporations, Nasdaq has more trading volume than any other stock exchange in the world.

S&P - Standard & Poor's is an “index,” a method of measuring a specific section of the stock market. From its beginnings in 1923, it has evolved to become the S&P 500, following large publicly held U.S. companies. Why does a company dealing with wealth have “poor” in its name? It comes from Poor's Publishing Company, founded by Henry V. Poor in the 1860s. “Standard” derives from the Standard Statistics Bureau, formed in 1906.

OTC - Some securities are traded “over-the-counter,” meaning that a dealer firm buys and sells stock from its own inventory.

SEC - The Securities and Exchange Commission was formed by an act of Congress during the Great Depression following the devastating 1929 stock market crash. It's an independent agency that has responsibility for regulating the securities industry. □



Teachable Moment

Get a copy of the Wall Street Journal for each of your kids and hand them a list of the “alphabet soup” terms. Send them on a “treasure hunt” to see how many of the terms they can find. Have them circle what they find with a felt-tip marker. When they're done, take a few minutes to discuss what the terms mean and what the articles say.

For more activities that help explain and teach the concept of investing refer to Module 3 in the Yes, You Can curriculum, at YesYouCanOnline.info.

In Good Hands The Benefit of Doing it Yourself

“Look what I made!” Those are the excited words you’ll hear when your kids discover the joy of making things with their own hands. It’s a great way to express their creativity and learn new skills – “a direct reflection of our basic human desire to invent and improve, long suppressed by the availability of cheap, mass-produced products,” believes Mark Frauenfelder. Mark is editor-in-chief of *Make* magazine, and author of six books - including, *Made by Hand: Searching for Meaning in a Throwaway World*.

Making things by hand, especially when using recycled materials, can help break “you out of the mind-set that...buying the latest gear will make you happier,” notes David Williams, a research chemist who enjoys making one-string instruments.

For inspiration on things you can make, look through craft books at your local library. Often times, community centers will offer beginner classes that are a great way to help spark your kids’ interests and get an idea for their talents. Other online resources include ehow.com and wikihow.com. Here are some ways to create fun as you save.

The Art of the Matter Little ones usually start with crayons, finger paints and modeling clay. After that, the possibilities are endless – origami, papier-mâché, beadwork, ceramics and woodworking, plus fiber arts including quilting, weaving, knitting and embroidery. They’ll have fun making gifts “from the heart” – and saving money too. Find how-to’s at artistshelpingchildren.org and buzzle.com/articles/arts-crafts/.

“Making” Music Oatmeal-box drums and cardboard guitars are

just two examples of instruments kids can make by hand. You’ll discover many sites with useful ideas and instructions including familyfun.go.com/crafts/. The fun continues as kids use their hands to drum or strum and “make” their own music.

Scientific Discovery Science can be a “hands-on” learning experience. In addition to building school science projects, kids can have fun on their own making a vortex to learn about tornadoes or making a “movie wheel” and creating their own animations. Discover more ideas at sciencetoymaker.org.

Nuts and Bolts Since the 1930s kids have been building gravity-powered race cars by hand to compete in the Soap Box Derby (aasbd.org). Additional building projects range from kites and model airplanes to birdhouses and tree-houses. Instructions are available at buildeazy.com.

Food for Thought As amateur chefs, kids are encouraged to “play with their food”. Libraries and bookstores offer children’s cookbooks with easy recipes to get them started.

To grow their own ingredients, kids can plant a garden and handpick the fruits (and vegetables) of their labors. Who knows? Their hobby might someday turn into a business or they may discover hidden talents that will lead to a career they love.

That’s what happened with Regina, a plastic surgeon specializing in reconstructive surgery on hands. “As a child I did lots of needlepoint and macramé, which improved my hand-eye coordination,” she recalls. “Later I discovered I loved the precision of surgery, and working with my hands to make things better.” For kids, making their own fun is a winning idea... hands down! □



Teachable Moment

With Halloween creeping closer, encourage your kids to show off their creative “spirit” by making their own costumes. It’s a lesson in saving money when they compare their materials cost to store-bought costumes. Decorating pumpkins is fun for kids too. No carving required! Little “ghosts” and “goblins” can use markers, stickers and string to make faces.



Ready to Retire? Know Your Numbers

No matter what phase of life you're in, keeping track of certain numbers can be crucial to achieving financial independence. For starters, get to know your assets and your liabilities. This will give you an idea of your net worth.

Calculating Your Net Worth

When you add up all of your assets (what you own), then subtract all of your liabilities (what you owe), the resulting number will give you an idea of your current net worth. Here's what each of these categories includes:

Assets - Your home is typically your biggest asset, but this category also includes cars, vacation properties, rental homes, and any valuable personal items like jewelry, antiques and artwork. Assets also include all of your investments (IRA, 401(k), stocks/equities and/or bonds), your savings accounts and any cash you have on hand.

Even though you may have a mortgage on your home, you probably own some equity in the home. A quick way to determine how much equity you have in your home is to estimate a realistic sales price and then subtract the amount of the mortgage from that price.

Liabilities - This number includes all your debt, such as your home mortgage, a second mortgage or home equity line of credit. It also includes any credit card debt you've incurred, student loans, college tuition for your children and any other personal loans you might have.

Your current net worth will change over time. Calculating it gives you a benchmark to help determine your financial well-being.



Teachable Moment

Since it's important to understand what your expected Social Security income might be, schedule a retirement discussion with your spouse and/or your adult children and read the chapter on Social Security in the book *Yes You Can... Achieve Financial Independence*. Visit the Resource section at YesYouCanOnline.info to download a free copy.

To check your Social Security record and learn what you will likely receive in retirement, you can also visit ssa.gov or call 800-772-1213.





Beyond Your Net Worth: Planning for Retirement

As you plan for retirement take a close look at your balance sheet – specifically, your income and expenses.

Income - Your income today includes your current salary and wages, and any other source of money you receive such as a pension or annuity, alimony, child support, investment income and/or the sale from any investments such as stocks or bonds.

As you plan for retirement, you'll want to estimate any future income. Ask yourself how long into the future you plan to work and what your income might be in your later years? Consider what your Social Security income is likely to be for both you and your spouse (see Teachable Moment).

While it may be tempting to include anticipated inheritances in your calculation, the safest thing to do is base your estimates on only what you can control. Since the future of Social Security is uncertain, many financial advisors will go so far as to make two recommendations – one that includes Social Security and one that doesn't.

Expenses - Unfortunately there are many unknowns when it comes to your expenses in retirement. The biggest are how long you'll live and if you'll remain healthy. But that doesn't mean you should avoid planning for this stage of life. Ask yourself how you hope to live in retirement... do you intend to remain in your current home or will you downsize? Do you wish to maintain a similar lifestyle? Do you have plans to travel extensively? Are you going to provide financial support to your kids or grandchildren? Will you make changes to your charitable giving?

Thinking about how your income and your expenses will change in the coming years can help you get a start on a successful retirement plan.

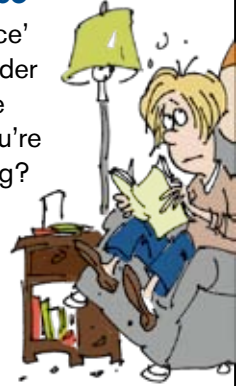
For more information on retirement planning, visit YesYouCanOnline.info and get a free e-copy of *Yes You Can... Achieve Financial Independence* by James Stowers, founder of American Century Investments, or use the online calculators. Both are found on the Resources page. □

Your presence

continued from back page

Volunteering... another way to give of your presence

Giving of your 'presence' can extend to the broader community as well. Are there local charities you're interested in supporting? How about volunteering to help instead of making a financial donation?



To get started, contact the volunteer coordinator at the organization to talk about how you'd like to help and when you are available.

If you have a particular skill, be sure to let the coordinator know. For instance, if you are an amateur photographer, offer to take photos at their next big event. Or if you are into video production, consider creating a fresh video that explains what that charity is doing within the community. Are you a writer? Volunteer to pen a regular newsletter that can go out to a donors' list or become a regular contributor to the organization's blog. Whatever it is you love to do, there is surely an organization that can allow you to follow your passion while doing good.

Whether it's your local animal shelter, a group home for at-risk youth, or a program that serves the elderly, virtually every charitable organization will find a slot for you to give of your 'presence'. □

Youth Groups Are ‘Right on the Money’

In addition to some of the traditional skill sets, many national youth organizations now offer opportunities for girls and boys from kindergarten through high school to gain money-related knowledge and skills.

Girl Scouts of the USA

Junior Girl Scouts, ages 9-11, can earn the “Money Sense” badge by teaming up with others in their troop to develop a budget and earn money through a fun activity. Other badge requirements include learning about comparison shopping, credit cards, family budgeting, investments, the worth of a dollar and careers in finance. Learn more at girlscouts.org.

Boy Scouts of America

In partnership with the National Endowment for Financial Education, the Boy Scouts offer a “Personal Management Merit Badge.” Every year 47,000 Scouts complete the badge’s 10 requirements after learning about budgeting, smart shopping, bank accounts, borrowing money, saving and investing. The badge is now required for achieving the prestigious Eagle Scout ranking. Go to scouting.org.

Camp Fire USA

Camp Fire offers programs for boys and girls to learn life skills, including financial literacy. “Money Smart,” provided through a partnership with the Federal Deposit Insurance Corp., teaches kids money basics, including checking accounts, budgeting, loans and credit, saving money and paying for their future. As part of the organization’s annual candy sale, kids also learn budgeting and math skills through the “Sales and Sense” program. Check campfireusa.org.

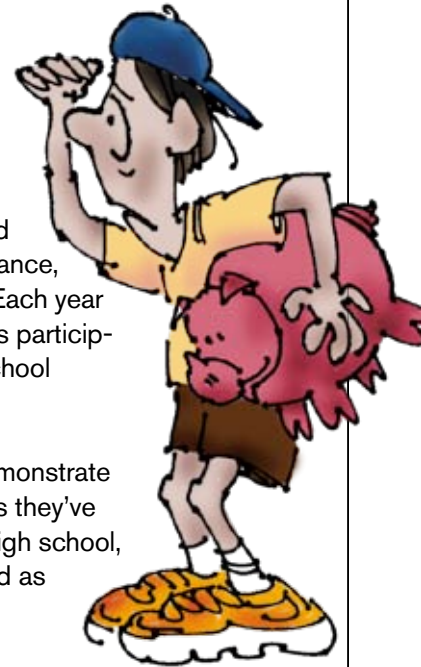
4-H Club

Six million youths and adults participate in 4-H. This national organization offers “Financial Champions,” a set of three CDs with activities to teach kids about different types of money personalities, goal-setting, spending plans, the benefits and drawbacks of credit, advertising influences and how to select financial services. Check with your county extension office for programs or visit 4-h.org.

DECA

DECA prepares students to become “emerging leaders and entrepreneurs in marketing, finance, hospitality and management.” Each year 185,000 students and advisers participate in more than 5,000 high school chapters.

Competitive events let kids demonstrate the business and financial skills they’ve learned. If you have a teen in high school, check to see if DECA is offered as part of the curriculum or go to deca.org. □



Teachable Moment

Before your kids join a youth group, talk about the costs and how the activity will fit into your family’s spending plan. Are there group fundraising efforts they can participate in to help pay for uniforms, supplies, camp and other activities?

Encouraging kids to participate in budgeting provides them a foundation on which to begin to understand how money comes and goes, and how the choices they make along the way will impact their ability to be financially independent.

In addition to the expense, consider the other opportunity costs associated with joining a youth group. For example, will this limit their ability to participate in other activities or whether it will have an impact on their school responsibilities?

Take a ‘Money Tour’ to See How It’s Made

No doubt making money, as in earning it, is fun. Depending on the age of your child, they may even be making their own. But do they know what it takes to make our currency? To learn more about money and how it’s produced, take a family “money tour” or plan a field trip to the nearest money making facility. Here are some of the tours available around the country:

U.S. Mint usmint.gov/mint_tours

At the Philadelphia facility, the country’s first U.S. Mint, you can watch coin production on a free self-guided tour. Highlights include viewing coin fabrication from 40 feet above the factory floor and seeing the first coining press which dates back to 1792.

At the Denver location you’ll see how they produce 7.5 billion coins a year, including uncirculated coin sets for collectors. You can also admire gold bars which are stored under heavy security.

Money Museum money.org

While in Colorado, you can visit the Money Museum in Colorado Springs. Operated by the American Numismatic Association, the museum’s show-piece is the world’s most complete collection of U.S. gold coins, including many one-of-a-kind specimens. At the end of the tour, kids get to choose a free souvenir coin from a “treasure chest.” Adult admissions are \$5 and kids 12 and under are free. Free tours are also offered for school groups.

Bureau of Engraving and Printing moneyfactory.gov

In Washington, D.C., you can see how paper currency is printed. A free guided tour of the Bureau of Engraving and Printing lets you watch the production of paper money. They also make postage stamps – which are considered another form of currency. Bills that are too worn for circulation are shredded, and small quantities are bagged for sale as souvenirs in the gift shop.

New York Federal Reserve Bank newyorkfed.org/aboutthefed/visiting

On the “Gold Vault Tour” at the Federal Reserve in New York City, you’ll see the vault safeguarding billions of dollars’ worth of gold. The vault is located 50 feet below sea level on Manhattan Island. Exhibits highlight the history of money and banking. Other Federal Reserve facilities offering tours are located in Atlanta, Chicago, Dallas, Houston, Kansas City, Los Angeles, Minneapolis, San Francisco and Washington, D.C.

Plan ahead! Reservations and early arrival are usually required at government facilities. Security is similar to what you now encounter at airports with metal detectors and restrictions on what you can carry. Check Web sites for guidelines. You’ll definitely get your money’s worth – especially since most tours are free! □



Teachable Moment

A great way to teach kids about money is by collecting coins. At the H.I.P. Pocket Change™ Web site, usmint.gov/kids, your son or daughter can have fun playing games and watching animated cartoons. They can also earn a diploma as a “master coin detective” by completing five lessons that include finding, examining, cleaning and displaying coins.

An starting point for a budding numismatist may be to collect the 50 states’ commemorative quarters issued from 1999 through 2008. Encourage them to do some online research about the historic significance of each coin’s design.



Did You Know?

Mint marks show which minting facility coins come from –

- “P” for Philadelphia;
- “D” for Denver; and,
- “S” for San Francisco.

This mark is found to the right of the subject’s face on the obverse side of each circulating coin—with the exception of the “Philadelphia” Lincoln cent, which has no mint mark.

source: U.S. Mint



The Gift of Your Presence

Special days for family and friends such as birthdays, anniversaries and holidays, can sometimes arrive when budgets are tight. The next time that happens, consider giving the gift of your 'presence' instead of your 'presents'!

A special afternoon or evening with a child will likely make
for a **long-lasting** memory.



Teachable Moment

Helping your children understand the value of 'presence' versus 'presents' can be an invaluable life lesson. Schedule time to chat with your children and make a list of some of the ways they can give the gift of their time. Then, take the next step and talk with them about the types of things they enjoy doing, and identify possible ways they can help out in the community.

For elderly relatives or friends, consider presenting them with a handmade "gift certificate" for an afternoon of running errands or helping around the house. There are often numerous little things you can do to help – such as working in the yard, cleaning up the basement or doing a little extra housework – that can generate a wonderful feeling of accomplishment for both you and the gift recipient.

A gift for a young person might mean an afternoon bike ride followed by a trip to the ice cream parlor for a small treat. Other ideas include taking the child to the local park, beach or sledding the next time there's a big snow. A well-spent afternoon or evening with a child will likely make for a special friendship and a long-lasting memory.

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Kansas City, Missouri 64111

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