

Dime a Dozen

Adventures of the Financial Warriors
Comic 10 - January - Managing Debt

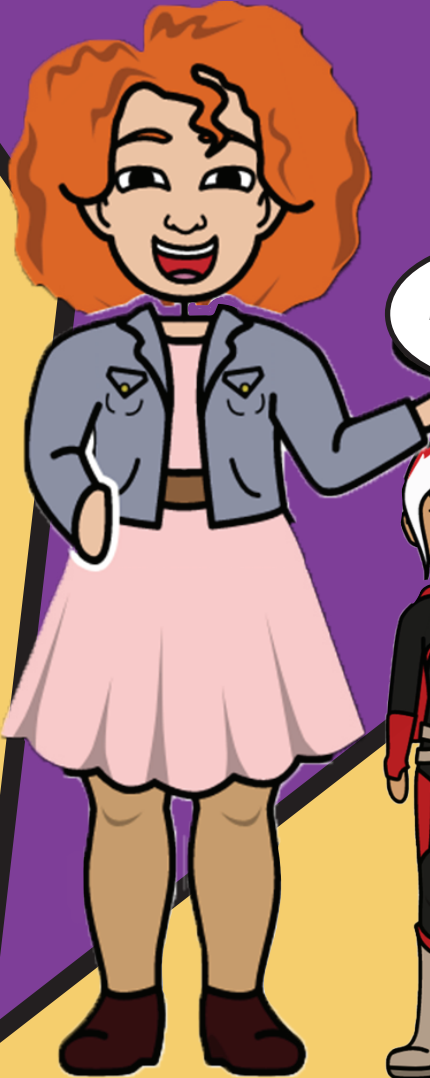
I'm Penny and this is my brother Cash

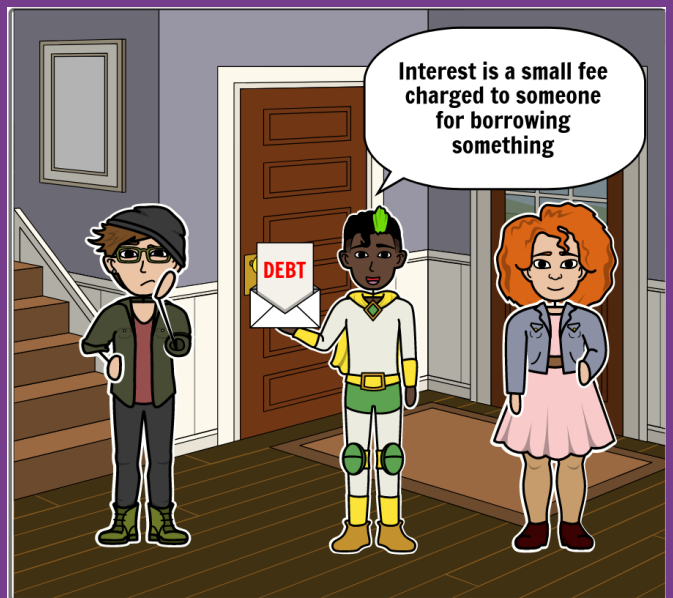
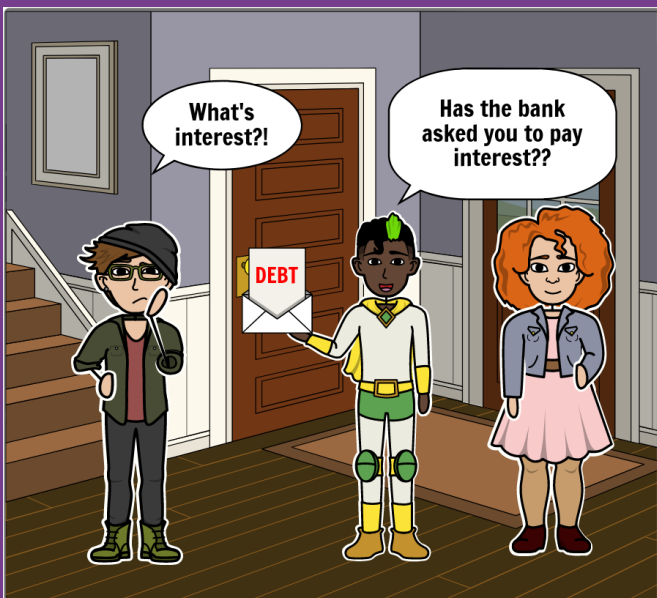
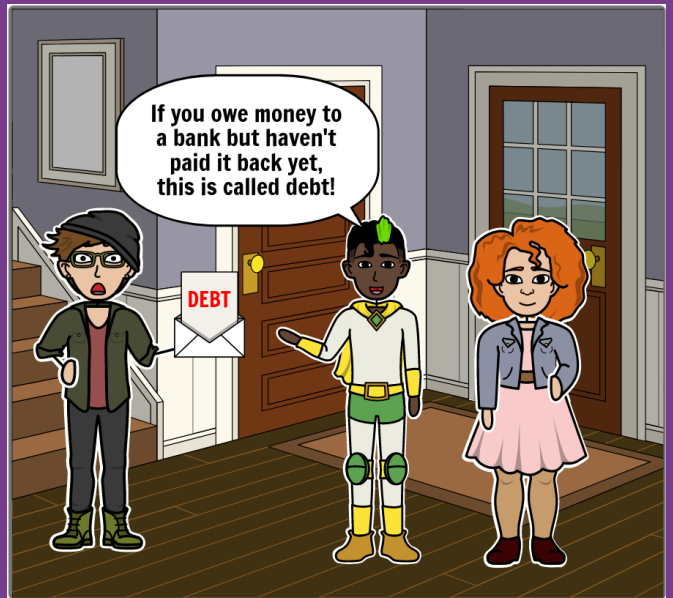
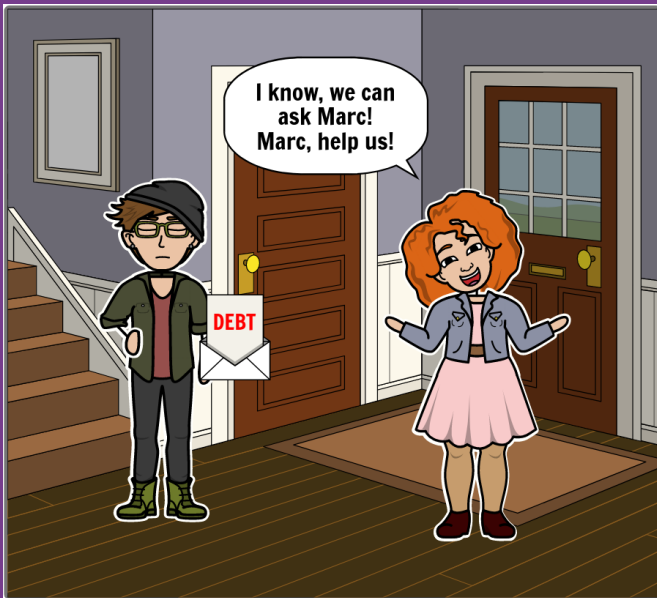
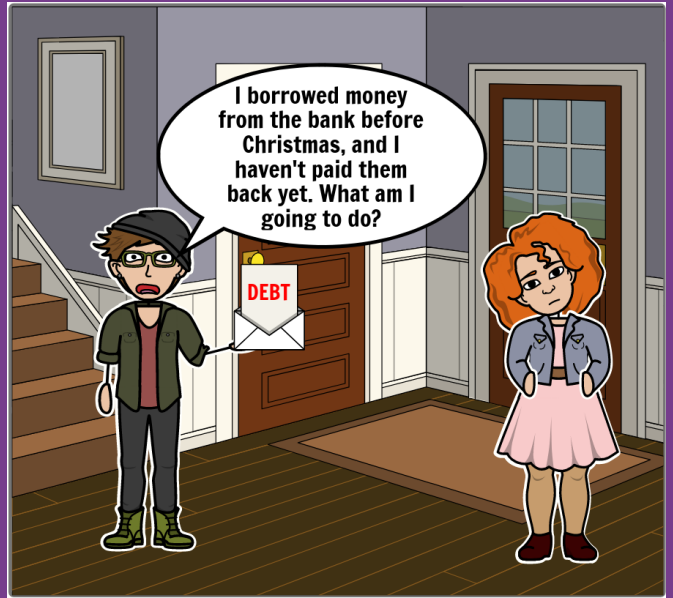
With the help of heroes Marc, Rupee and Lira, we're going to learn about money!

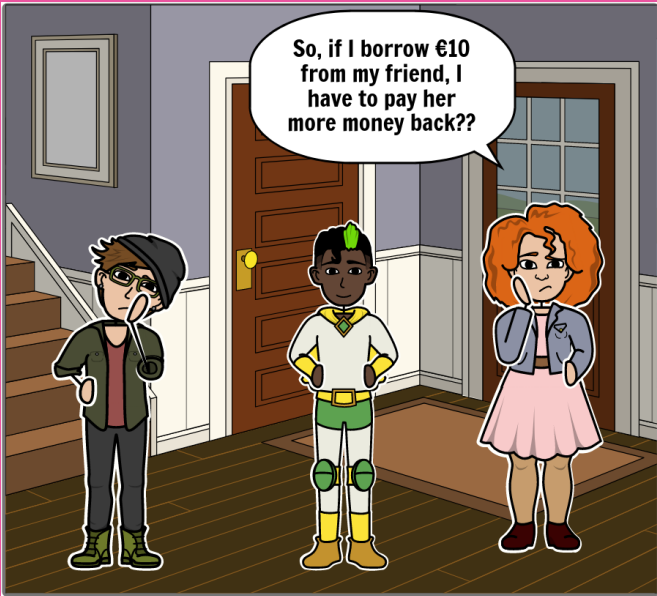
I'm Marc!

I'm Lira!

I'm Rupee!







Tips for Parents

Get the whole family involved in financial learning in just a few easy steps:

- **Practice:** Allow children to borrow small sums of money from you but set firm lending terms in place. For example: Lend them €5, but tell them they will have to repay you €5.50 etc. Enforcing the terms will be important to help reaffirm the lesson.
- **Explain:** Explain to children about interest and show them the numbers. Interest may not seem like a big issue to them at first but make an example for them - maybe with your credit card - and help them to understand that interest can build if left unpaid.
- **Discuss:** Explain the difference between good and bad debts. Not all debt is bad, sometimes money is spent on future investments like going to college or buying a house.

Fun Activity for Young Learners

Managing Debt Can you find all the words?

M	W	P	B	X	D	M	L	W	J
M	I	I	S	I	V	U	G	F	O
B	S	M	O	N	E	Y	S	V	O
O	R	L	D	T	D	G	R	N	C
R	S	Z	C	E	M	E	T	K	R
R	W	T	Z	R	Y	N	Z	S	W
O	Z	B	Z	E	Y	A	P	E	R
W	L	E	P	S	A	O	U	F	H
Z	O	D	Y	T	S	L	Z	P	C
H	L	H	E	I	N	I	W	A	S

DEBT	LOAN	INTEREST
REPAY	MONEY	BORROW



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