

The Adventures of Cubby and Coco™

Building for Positive ChangeSM



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Financial Education
for ages 5-11
includes reader's guide
and
activities

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The Adventures of Cubby and Coco™

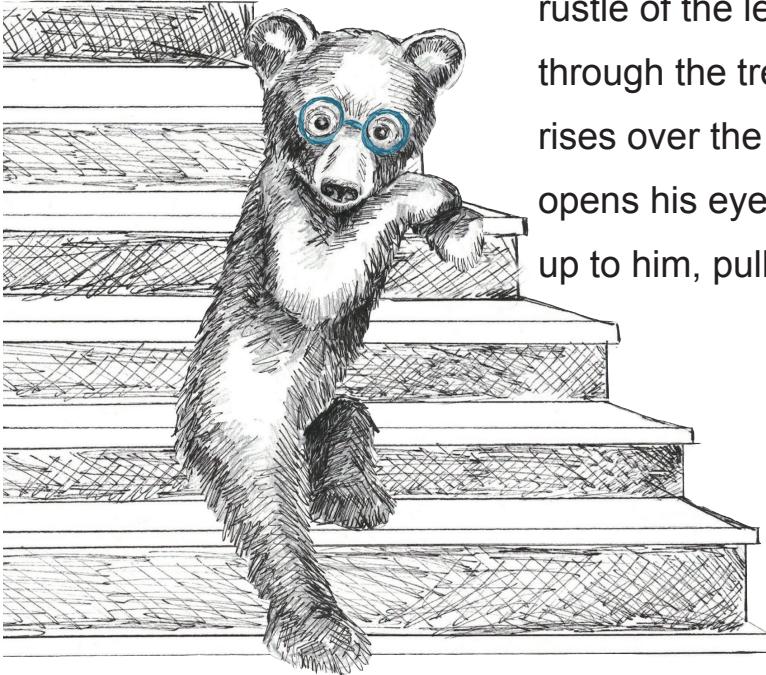
Building for Positive ChangeSM



Dedicated to all compassionate and kind hearts
especially Charles, Alex, Barb, Michael, Terry, and Kathy



Cubby the bear sits on his front steps in Albany, New York. He closes his eyes, feeling the warmth of the summer sun on his face. The rich smells of flowers and fresh cut grass from the park fills the air. He listens to the soft rustle of the leaves as the wind dances through the trees. A faint metal squeak rises over the summer sounds. Cubby opens his eyes and sees Coco walking up to him, pulling her red wagon.



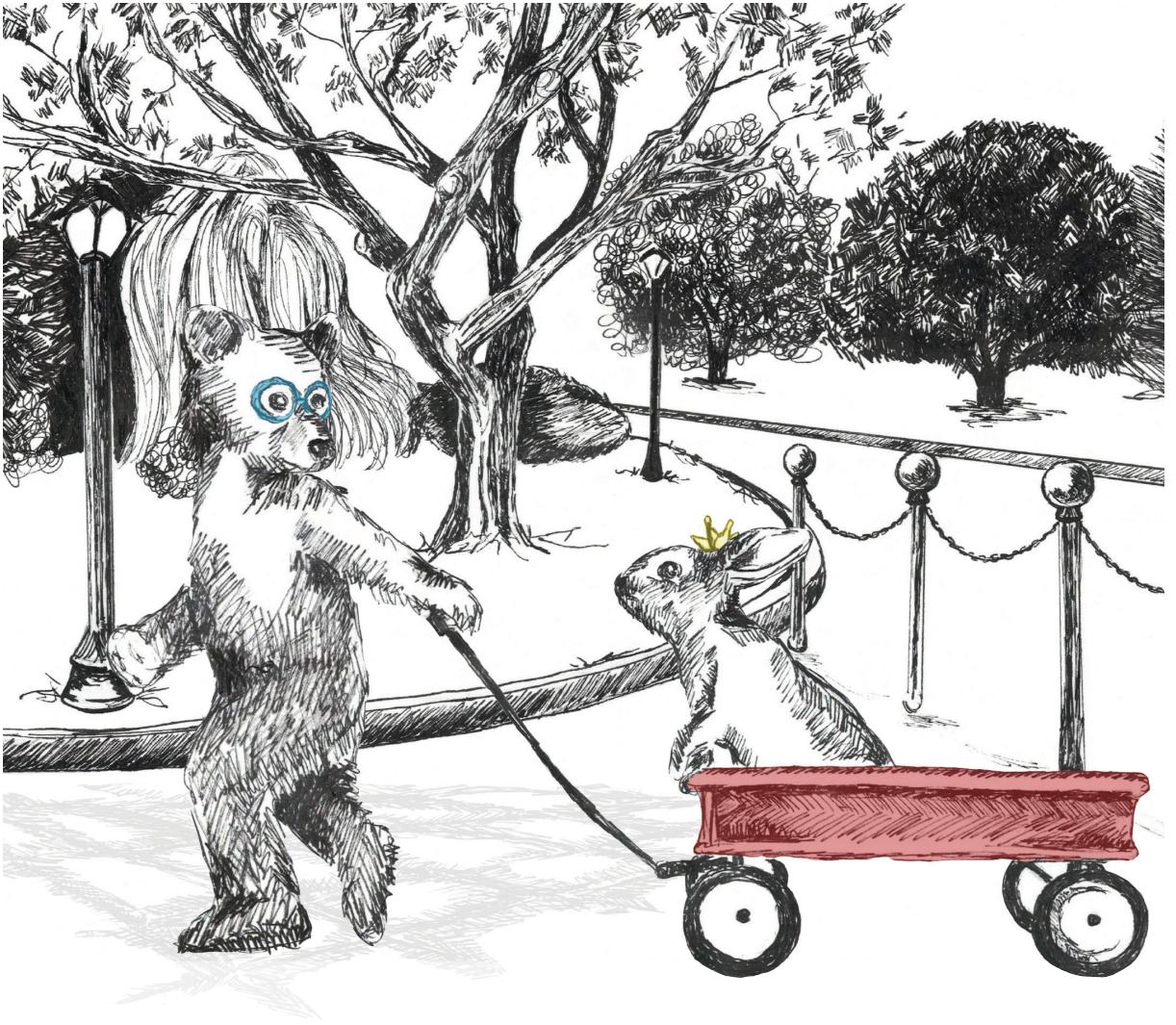
“Good morning, Cubby!”
The little bunny says,
cheerily. “Today is a perfect
day for an adventure!”



Cubby beams at the sight of his friend. Coco's soft fluffy ears are adorned with a bright yellow sunflower. Her joyful energy shines through her warm smile. He loves their adventures together. They always have fun!

Standing up, he nods. "Let's go!"





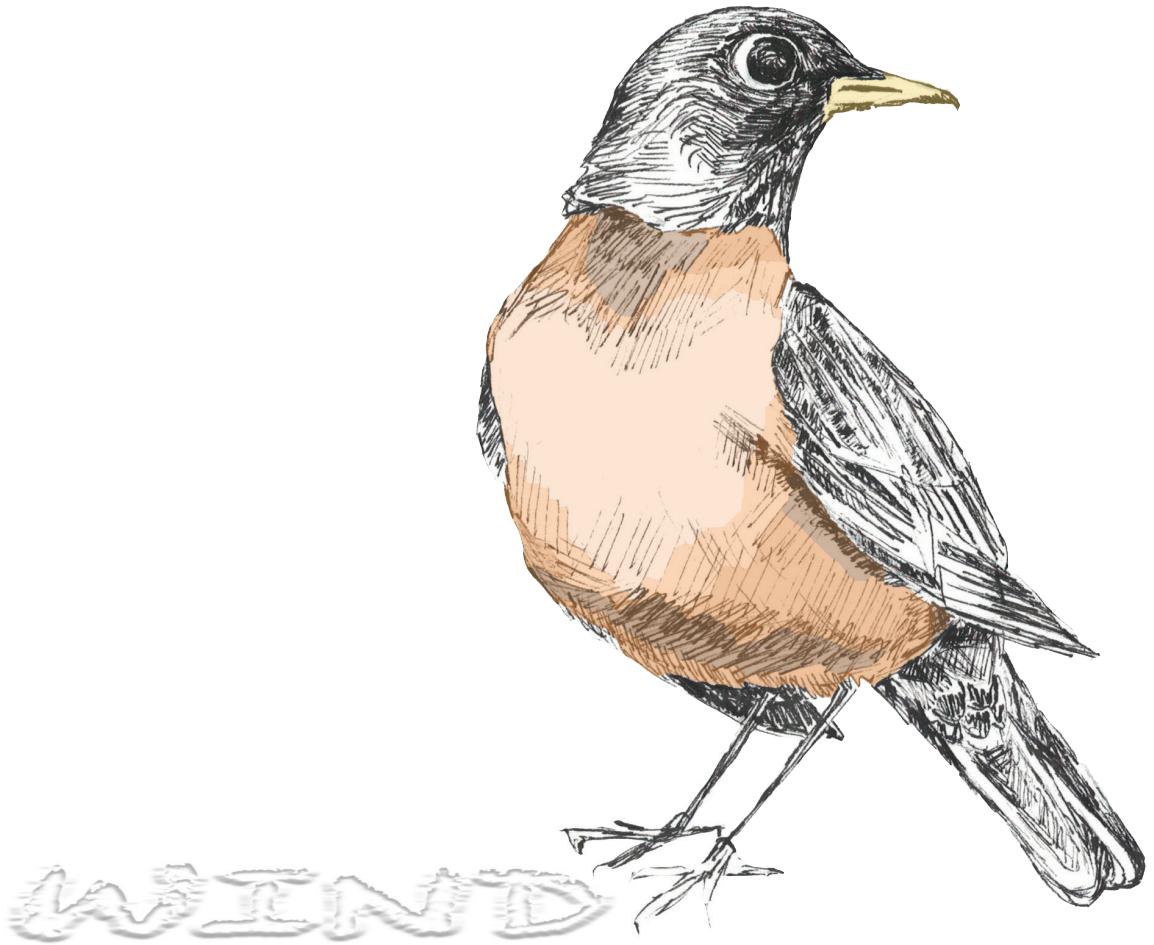
Cubby pulls Coco down the cobblestone street. As they reach the park, Cubby suddenly stops and tilts his head up. “Do you hear that?”

Coco furrows her little brow and twitches her ears, listening intently. A quiet chirping noise cuts through the city’s sounds. Her eyes widen. “It sounds like a little bird!” She crouches down next to a bush. “I think it’s coming from over here...”



A little robin hops out. Cubby and Coco step back. They look up.
They look down. They look at each other.

“Where did he come from?” Cubby asks aloud. “Where is his nest?”



The robin chirps again, hopping around their feet. The little bird points to a clump of sticks and twigs on the edge of the street. “Oh, no, little robin, what happened to your home?” Coco asked. The robin flaps his wings rapidly, creating a light breeze. Then he bends down, using his beak to write the word WIND.



“Ohhh,” Cubby says, understanding. “Did that wind storm yesterday knock down your nest?” The robin nods, and hops off in search of worms. “How awful,” Cubby says sadly. He thinks of his cozy little apartment with its warm bed and bright sunny kitchen. “What if we build a new home for the robin?”

Coco squeals, bouncing up and down. “Yes! We can build him a strong home — a wooden birdhouse! What an exciting adventure we have found for today! What do we need to build a birdhouse?”

Cubby puts his paw to his chin, thinking hard. “We need wood — “

“Wood!” Coco exclaims excitedly, still bouncing.

“— and nails”

“Nails!” She bounces higher.

“And tools. A hammer and a little saw will do the job.”

“What about paint?” Coco asks, bouncing still. “Lots of bright colors!”

“And paint.” Cubby agrees.



Coco stops bouncing. “Where can we find all of these things to make a birdhouse?”

“I know,” Cubby says, proudly. “The hardware store.”

“Great. Let’s go.”

“WAIT!” Cubby puts up his paw. “We need money to buy these things from the hardware store.”

“I have money!” Coco reaches into her coin purse. “I earned this from my lemonade stand last week. How much do we need?”

Cubby thinks, counting in his head. “I think we will need twenty dollars. Here.” Cubby reaches into his chest pocket. “How much money do we have all together?”

“Seven dollars plus five dollars equals twelve dollars,” Coco beams.



Cubby has:

 2 Nickels

 4 Dimes

 6 Quarters

 5 Dollars

= \$7.00

How much does Coco have?

 Nickels

 Dimes

 Quarters

 Dollars

= \$5.00

“We need eight more dollars to make twenty.”

“Hmmm,” She thinks intently. “How can we get eight more dollars?”

“We can go diving for pennies,” suggests Cubby. “And hunting for dimes!”

They look beyond into the park, coins glisten in the sunshine.



Coco smiles. “There is treasure everywhere.”





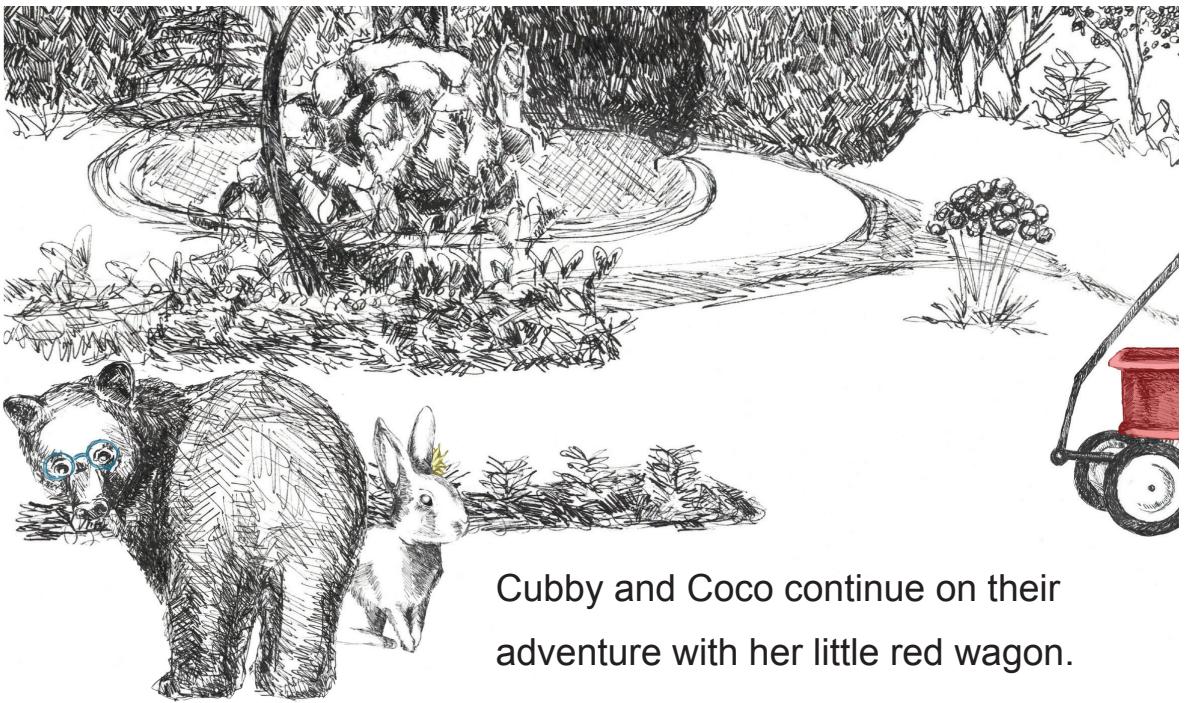
They begin the hunt for money.

Cubby stops and looks down at his furry paw. “We found six dollars together. We need two more dollars to reach our goal.”

How many coins can you find?



____ Pennies
____ Nickels
____ Dimes
____ Quarters
____ Dollars
= \$6.00



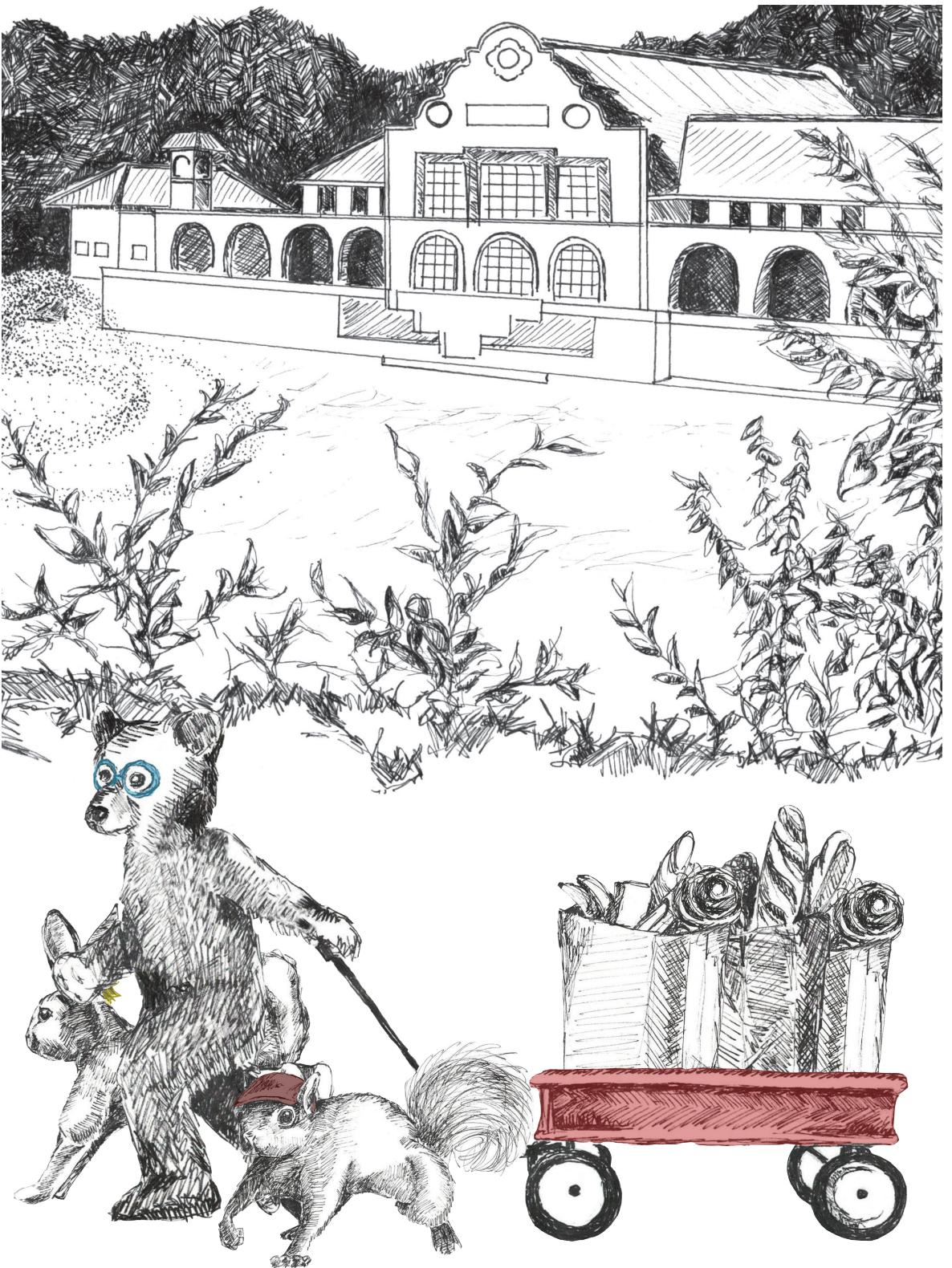
Cubby and Coco continue on their adventure with her little red wagon.

Mr. Squirrel walks by, carrying his grocery bags. He staggers and one bag falls.

Cubby stops and stands up. “Mr. Squirrel! Please let us help you with those bags.”



“Oh, thank you, Cubby and Coco!” Mr. Squirrel gasps, gratefully.



The two friends run over and ease the bags down into the wagon. They chat cheerily with the elderly squirrel along their walk, and help him carry the bags into his home.



As they turn to leave, Mr. Squirrel says, “It was so kind of you two to stop and help me. Those bags were heavy! Please take this. You’ve earned it!”

He hands each of them one golden dollar coin. Cubby and Coco add the coins to their collection and count them all together.



___ Pennies
___ Nickels
___ Dimes
___ Quarters
___ Dollars
= \$20.00

Can you add up the coins?



Coco bounces around excitedly. “Cubby, we did it! We have enough money for the birdhouse!”



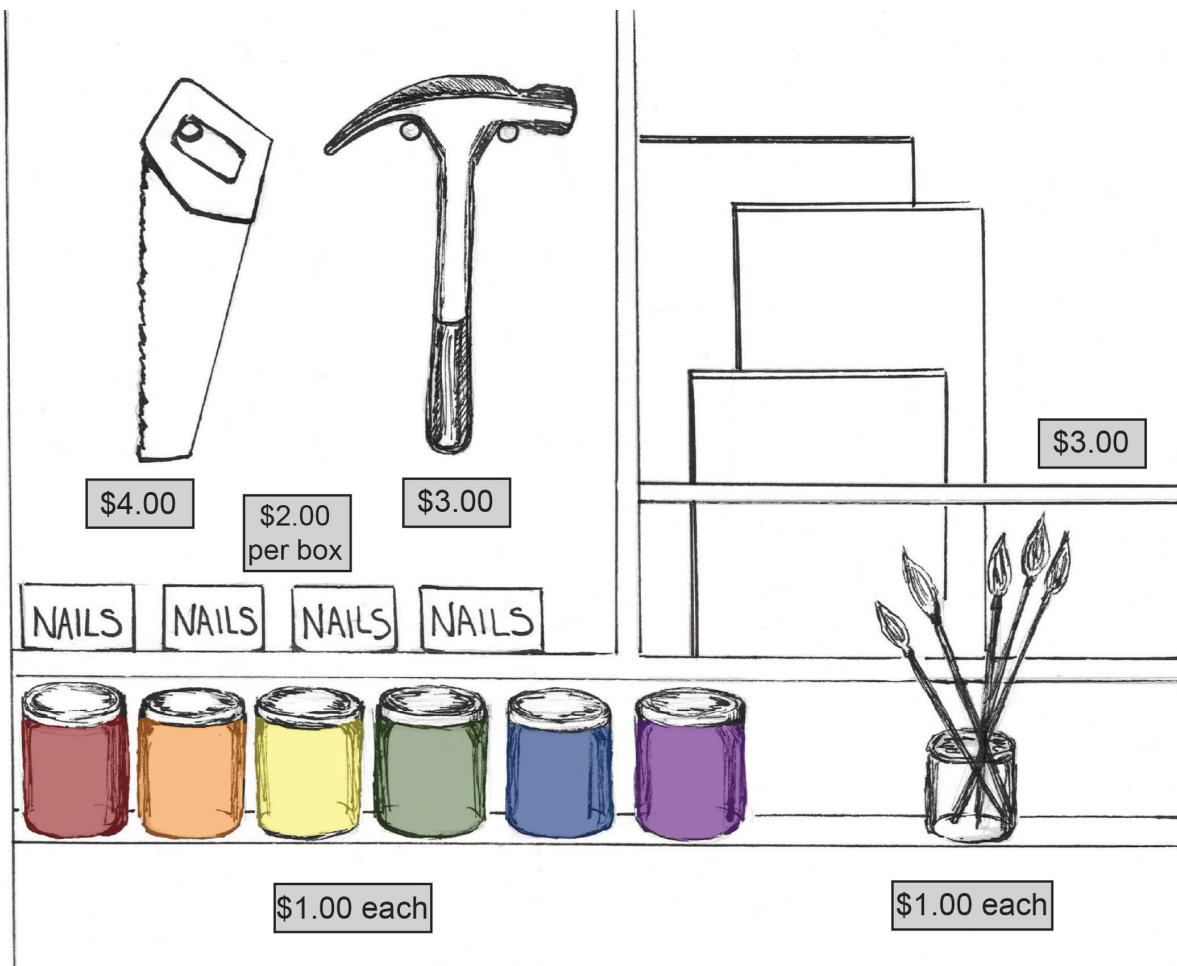
They start walking down the street towards the hardware store. The mouth-watering scent of homemade waffle cones fills the air as they pass by the local ice cream shop.

“Mmmm ... oh wow!” Coco stops, pressing her pink nose against the glass.

Cubby shakes his head. “Oh no. We are not stopping. We have a goal! We have a birdhouse to build!”

He pulls her along. Coco glances back longingly at the bright colorful tubs of ice cream.

They reach the hardware store and look around. "You were right, Cubby," says Coco. "Look— they have everything we need!"



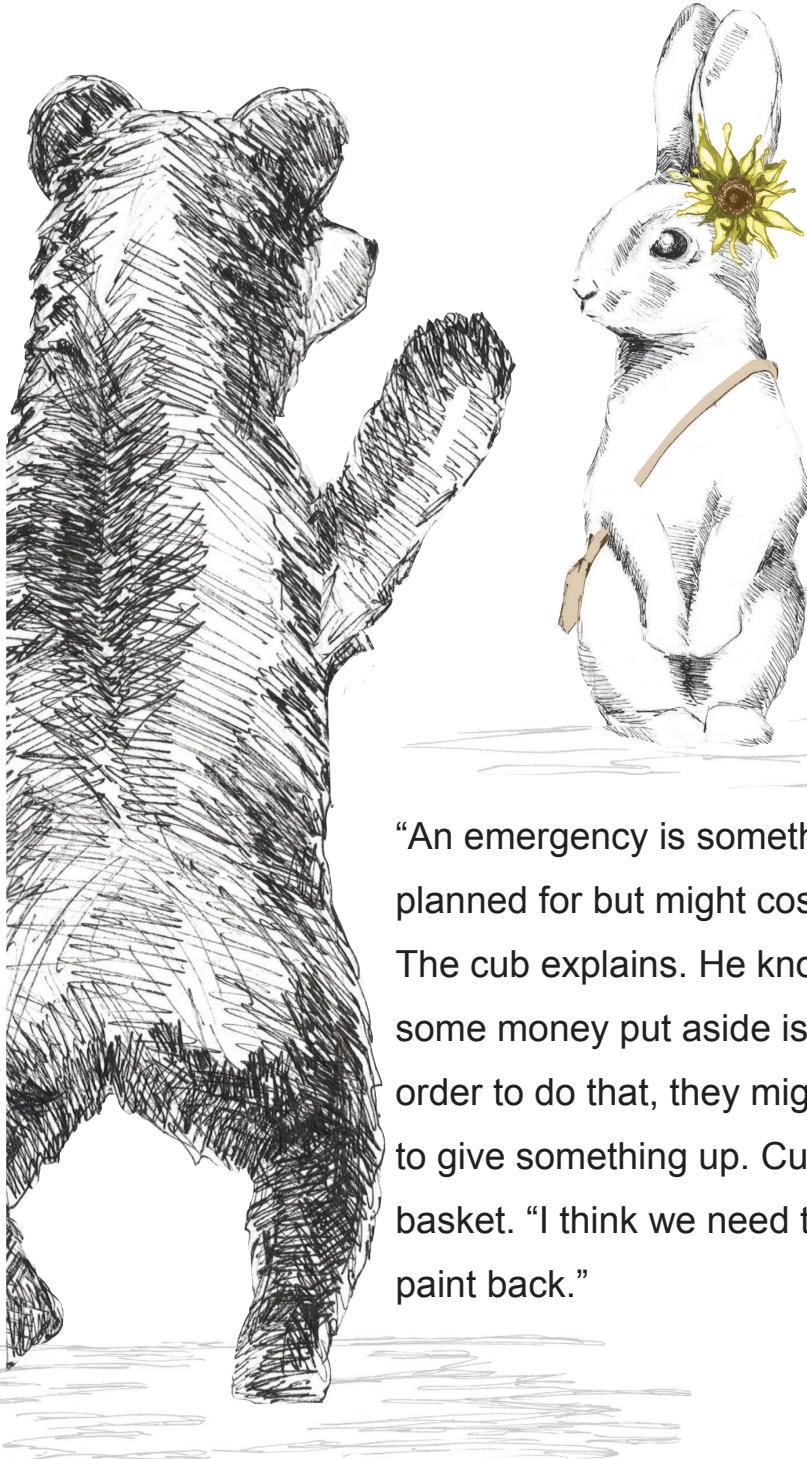
Birdhouse List

- ___ 1 saw
- ___ 1 hammer
- ___ 1 box of nails
- ___ 6 cans of paint
- ___ 1 wood board
- ___ 2 brushes
- = \$20.00



"Twenty dollars. Perfect!" says Coco.

Cubby is worried. He doesn't think it is smart to spend all of the money that they have. What if they need something later? He shakes his head. "Coco, I think we should save some of our money in case we have an emergency."



Coco is confused.
"What do you mean?"

"An emergency is something we haven't planned for but might cost us extra money." The cub explains. He knows that having some money put aside is important. And in order to do that, they might have to choose to give something up. Cubby looks in the basket. "I think we need to put some of the paint back."

Coco frowns, disappointed. “But the paint will make the home beautiful for our little friend!”

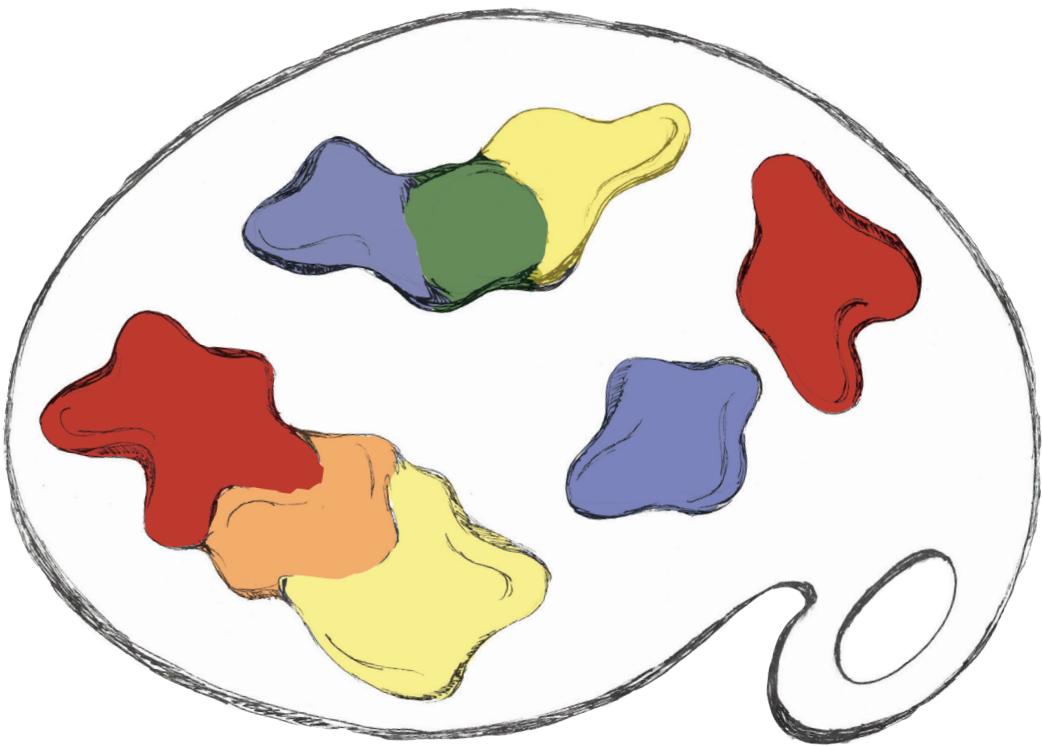
Cubby sighs and nods, “Yes, but we need to make choices. Let’s see. What if we only buy three colors: red, yellow, and blue? Then we can save the money that is left over.”



Coco isn’t convinced. “Only three colors?”

“These three colors are the primary colors,” Cubby explained.

“With the primary colors, we can make all the rest! Watch—we can make green with yellow and blue, orange with yellow and red, and when we mix red and blue we get –”



“Purple!” exclaims Coco. “Cubby, you are so smart! With three colors we get the whole rainbow AND save money. Let’s get started!”

They race home and get to work.

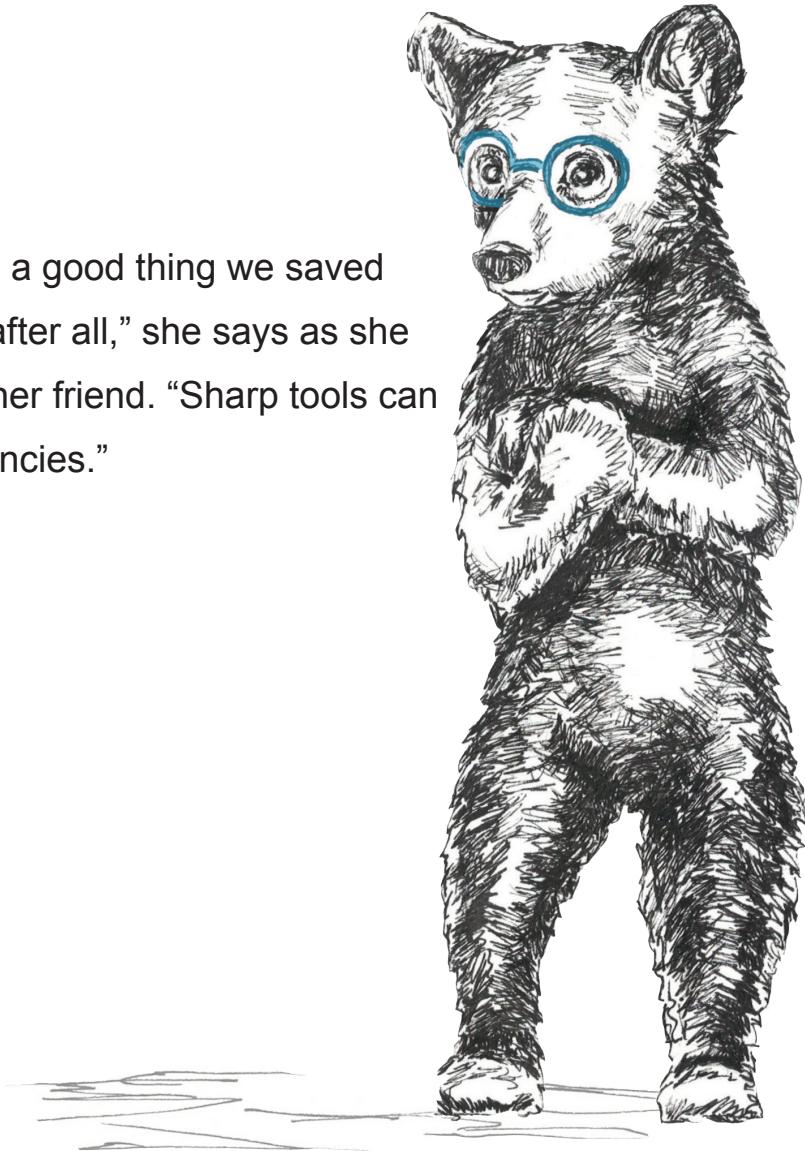


“Ow!” Cubby cries, holding his paw.

“I cut myself and need a Band-Aid®.”

Coco scampers off to the pharmacy and back.

“I guess it was a good thing we saved some money after all,” she says as she bandages up her friend. “Sharp tools can cause emergencies.”

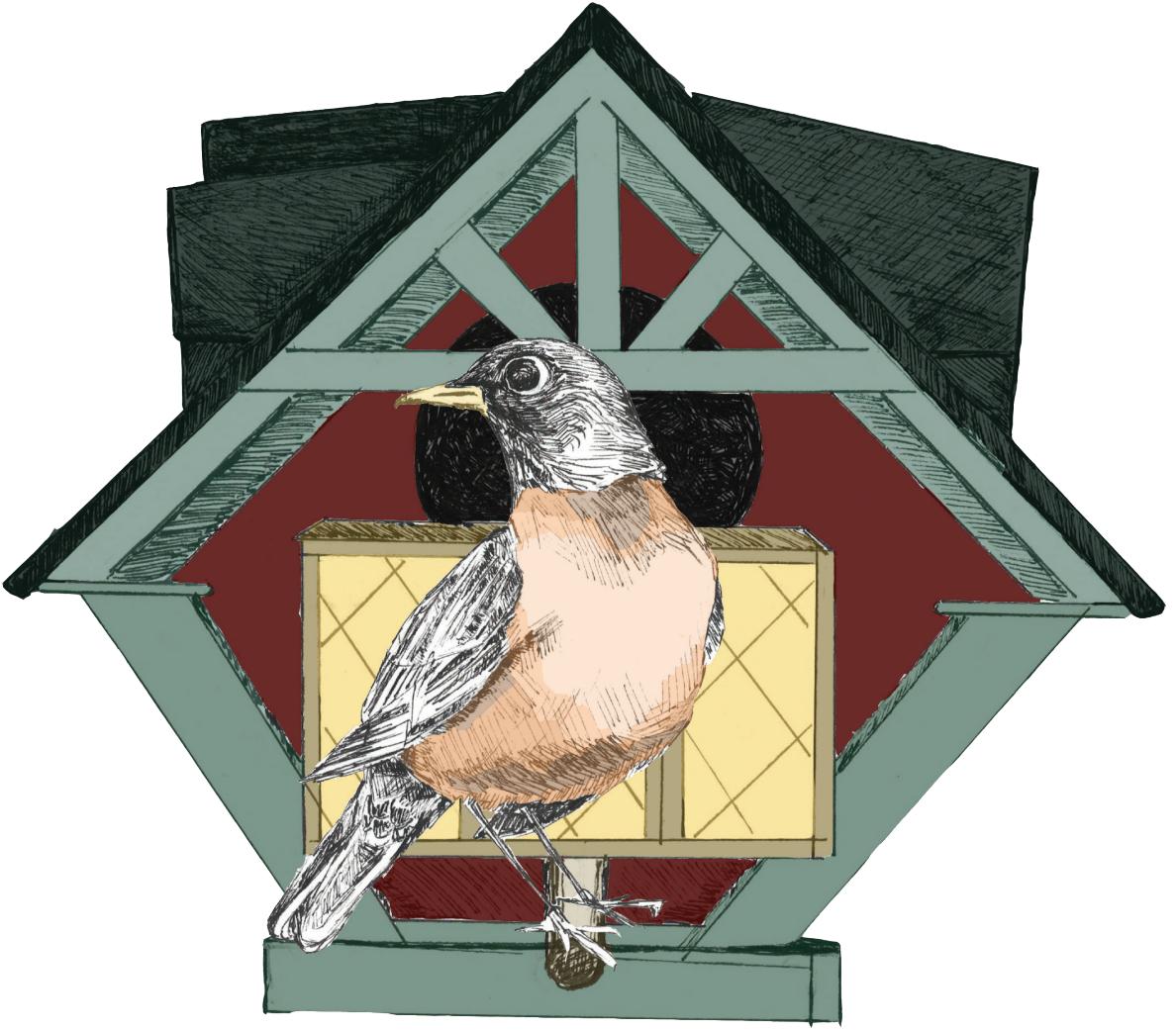




They build.

And build.

AND BUILD.



At last they are finished, and as they stand back to admire their work, the little robin hops in and happily snuggles into his new home.

Cubby and Coco high-five, beaming with pride.

Mr. Squirrel walks up and pauses. “Oh my, what a lovely birdhouse!” He exclaims. “You two make a great team.”

Cubby and Coco grin, looking at each other.

“Say, my friend Mr. Cardinal is flying in to visit me from Buffalo next week,” the old squirrel says. “I would love to buy him a birdhouse to stay in so he feels at home. Do you think you can build one for me to buy?”



Cubby and Coco look at each other. They had enough wood, nails, and paint left over to make another birdhouse. And the money they earned could be used to buy more...

“Say, Cubby...” Coco winks. “Could this become our next great adventure?”







Broadview FCU is committed to the well-being of all children. We are dedicated to encouraging positive habits with money and spreading kindness through sharing with others.

We have integrated national and state standards for reading literacy, financial education and well-being into the story, The Adventures of Cubby and Coco.

Hints for Reading Cubby and Coco with a child(ren):

- Set aside technology and other distractions
- Pause to give time for the children to sound out the word
- Take turns reading out loud
- Stop reading at different points, discuss what has happened . . . imagine what is next
- PRAISE your reader(s)
- Use \$20.00 (coins and dollars) while reading the story to reinforce counting coins and coin recognition. 15 dollar bills and/or coins, 14 quarters, 12 dimes, 5 nickels and 5 pennies.



Words

Adventure

Want

Need

Basic needs

Spend

Save

Gift

Goal

Earn

Emergency Fund

Choice

Financial Decision

Kind

Good Deed

Happy

Vocabulary:

Need: Something we must have to survive

Basic Needs: Essential items for survival. Food and water, home (rent or mortgage), clothing, transportation, healthcare, and air

Want: Something we would like to have

Budget: A plan for how you will spend and save your money

Financial Decision: A choice you make about how to spend and save money

Emergency Fund: Money you save to pay for the cost of meeting needs when unexpected things happen

Goal: Something you want to achieve in the future



Suggestions for Financial Well-Being Conversation with Reader:

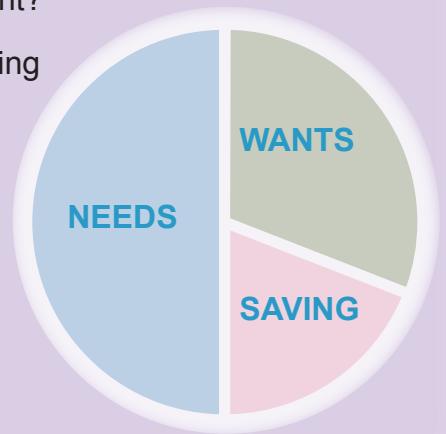


- What needs and wants were important to Cubby, Coco, Mr. Squirrel and the robin?
- Describe how Cubby and Coco earned their money. Did Cubby and Coco have a goal and a plan for their money?
- Did Cubby and Coco have to make a financial decision (ice cream) about their money? Why was Cubby a good friend?
- Was there an emergency that Cubby and Coco encountered?
- Did Coco and Cubby have money left over? Did they have a plan to spend this money?



Group Sharing on Financial Well-Being:

- Do you get an allowance? How do you spend and save your money?
- Have you ever wanted an item and you were told that you had to wait or couldn't have the item? Was it a need or a want?
- Do you have a savings account? Are you waiting to buy something?
- If you had 20 dollars, how would you spend your money? Discuss the 50/30/20 method for savings and spending (50% for needs, 30% for wants, 20% for saving).
- Is there something in the classroom we need an emergency fund for?



Sharing and Caring

Broadview FCU supports helping youth understand how to develop self-management skills, healthy relationships, working with personal and community resources, and asking for help for self and others.

- Cubby and Coco like adventures together, how do they physically get around? Is walking good for you?
- What happened to the robin's home (nest)? How did the robin communicate this? How did Cubby feel when the robin shared his story? How did Coco understand what the robin needed?"
- How did these two friends solve the robin's challenge?
- What was the good deed that Cubby and Coco did for Mr. Squirrel?
- Did these two friends give their money away or did they use their skills?
- How does Coco express excitement? How does the robin communicate the story about his nest?
- In what way does Coco take care of Cubby?
- How do Cubby and Coco positively impact their corner of the world?



Group Sharing

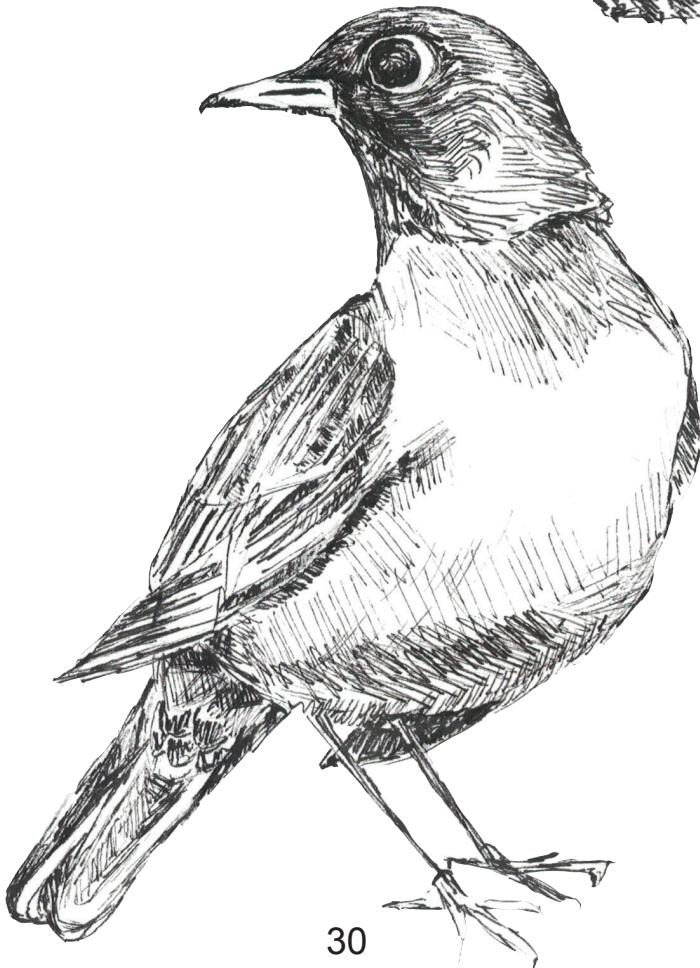
- What was the hardest decision Cubby and Coco had to make about spending or saving their money (Coco wanted ice cream)? Did Cubby encourage Coco to spend their money? Was Cubby a good friend?
- Are you a problem solver? Share an example.
- Do you like to ask for help? Share an example.
- How does it make you feel to be kind to someone?
- If you had extra money to give, how would you help others?



Coloring Page



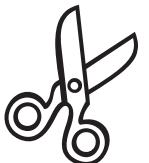
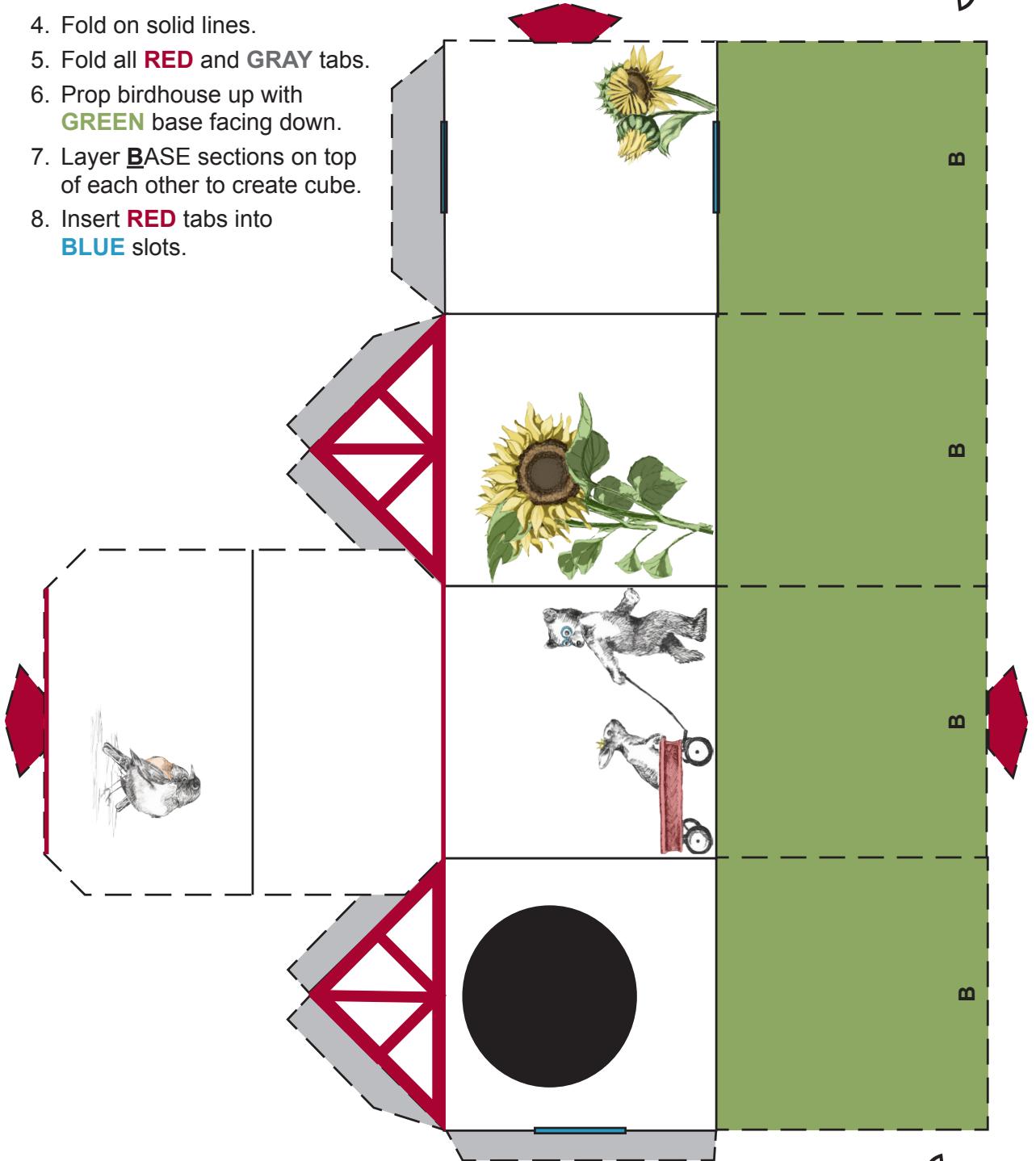
Coloring Page



Cubby and Coco's Birdhouse Bank

Instructions:

1. Cut out template along dotted lines.
2. Cut **BLUE** slots for tabs.
3. Cut out black circle for coins.
4. Fold on solid lines.
5. Fold all **RED** and **GRAY** tabs.
6. Prop birdhouse up with **GREEN** base facing down.
7. Layer **BASE** sections on top of each other to create cube.
8. Insert **RED** tabs into **BLUE** slots.

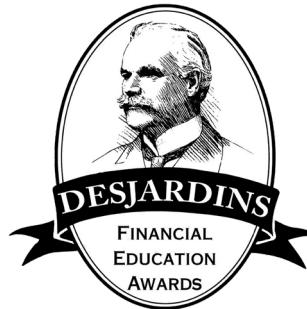


About Broadview Financial Well-Being

Broadview Financial Well-Being is a unique educational initiative that features an innovative approach to providing free financial education to community organizations and individuals. Our mission is to guide and encourage participants to focus on achieving personal economic stability and financial independence through a series of free workshops that aims to have a lasting impact on the community. Broadview FCU products and services are not discussed in these seminars.

Broadview Financial Well-Being's learning content and activities are aligned to the applicable K-12 educational learning standards: The New York State Learning Standards: Career Development and Occupational Studies; Mental Health Education Literacy in Schools: Linking to a Continuum of Well-Being, July 2018; New York State Framework for Mental Health Education Instruction; The National Standards in K-12 Personal Finance Education; 2017 Next Generation Learning Standards; or the applicable adult learning standards: Institute for Financial Literacy: National Standards for Adult Financial Literacy Education. Visit BroadviewFCU.com/education for more information.

Broadview FCU is the recipient of both the national and statewide 2018 Desjardins Youth Financial Education Award (more than \$1 billion asset category).





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