



## Building Strong Families

Life resources for health, wellness, finances, and positive relationships.

### Identity Theft

Identity theft is a crime. It is when someone pretends to be another person by taking that person's personal information to steal his or her money.

For example:

- A thief might steal someone else's credit card number to buy things online. Then the bill is sent to the owner of the credit card, not the thief. Let's say your parent's credit card number was stolen. On the next statement, your parent notices a charge for 50 pounds of lizard food. Wait a minute — you don't have a pet lizard! Now your parent has to call the credit card company and report a theft.
- Let's say you are using the computer and you get a pop-up ad. It says you can win a prize if you click on the ad. (Don't click on the ad!) But if you did click on the ad, it might ask you to enter personal information so you can collect your prize. **NEVER** enter personal information without a parent's permission. If you do, someone may use the information you entered to steal your identity.

### Private Information

Some information should be kept personal. It should not be shared with anyone without a parent's permission, especially when you are online.

Here is some personal information you should keep private:

- Birth date
- Phone number
- Home address
- Bank account number
- A parent's credit card number
- Passwords
- School name and address



Protecting your personal information helps prevent identity theft.

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# Pay Yourself First

What does “pay yourself first” mean? When you receive money, make sure to save some of it before you spend it.

Pay yourself first by deciding how much to save. Let’s say you decide to save 10% of your money. That means you would save:

- A dime (10 cents) for every \$1
- \$1 for every \$10
- \$2 for every \$20



Based on the example above (saving 10%), answer these questions:

- How much money would you save if you had \$50?
- How much money would you save if you had \$100?

# Counting Coins

Diego has a pocket full of change. He wants to know how many coins he has and how much they are worth.



- a) How many coins does Diego have?
- b) How much is each coin worth?
- c) How much are they worth all together?

The United States Mint is the government agency that makes coins! Coins are small, metal discs that people use as money. The Mint makes sure people in the U.S. have coins to spend, save, or collect. In colonial America, people used coins from other countries, livestock, or crops to pay for goods and services. The U.S. Mint was created in 1792 so that America could have one standard form of money.



Fun Fact! Coins and paper bills aren’t made by the same agency. The Bureau of Engraving and Printing makes paper money.



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