



Money Town On-line User's Guide

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Welcome to **Money Town!**

Dear Parents, Educators, and Children,

Welcome to **Money Town**. My name is Neale Godfrey, and I created The Children's Financial Network, which teaches children about money and its uses and purposes. I also opened the First Children's Bank at FAO Schwartz in New York.

I began my career as an entrepreneur when I was ten. I posted signs on the local storm sewers and charged the neighborhood kids 25¢ each for a "tour of the sewer." Whether selling lemonade in the front yard or giving tours of the sewer, children are never too young to learn to understand about money. By our educating them this way, they will grow up to be financially responsible and solvent adults.

Money Town is a magical place. A playful and creative computer experience, **Money Town** has been carefully designed to provide children ages 5–9 with a fun way to learn about money—how to earn, save, and put it to good use. With delightful graphics, music, sound effects, and the wonderful Greenstreet characters, **Money Town** opens up a new and fascinating world for children. **Money Town** will excite and teach them all at once. There is also a video guide for educators and parents where I answer the most frequently asked questions about children and money.

As the Greenstreet gang would say: Roll up your sleeves and have a ball!

Neale Godfrey



How to Play **Money Town**

Signing In

- \$ When you start the program, you'll see the introduction first.
- \$ If you're playing for the first time, type your name in the sign-in box.
- \$ If you want to continue a game you started and saved earlier, pick your name from the list.

Sound

To turn all of the sounds (sound effects, songs, and spoken help) on or off, press CTRL+S. If you want to turn the MIDI portion of the sound on or off, press CTRL+M.

Help

- \$ Click the question mark, and the characters will help you at any time.

How to Move Around Money Town

- \$ Click any building, object, or character. There are surprises everywhere!
- \$ To visit a house, click one of the five buildings.
- \$ Click the characters to hear them talk. Click Common Cents to hear him give interesting facts about money.
- \$ Click the objects in the building for surprises. In the Opportunity Knocking Emporium, click the cash register to learn about different coins and bills and making change.
- \$ To leave a building, click the door icon at the bottom of the screen. Then you can pick another building to visit.

To Hear the Characters Sing Their Songs in Their Homes:

- \$ Small Change—Click the radio.
- \$ Penny Bright—Click the stereo.
- \$ Buck—Click the toy truck.
- \$ Ona Budget—Click the radio.

How to Play the Games:

The Penny Bright Show

- \$ To start, click the computer in Penny Bright's room.
- \$ Click the right answer after Penny reads the question. Answer before the other contestants.
- \$ You will earn money for each right answer.

Kick-It

- \$ To start, click the football in Buck's room. You'll go to the football stadium.
- \$ Follow the instructions and click the right coins to add up to the amount needed.
- \$ When you have the right amount, click Buck and he'll kick the football through the goalposts to score.
- \$ If you haven't picked the right coins, Buck will let you know. Click a coin a second time to unpick it.

Money Match

- \$ To start, click the recycling machine in Ona Budget's garage.
- \$ Click two doors that match. If you're right, some trash will be recycled and you'll earn some money.

Vac It Up

- \$ To start, click the mouse hole in Small Change's house.
- \$ Move Small Change around and vacuum up the coins. You can click where you want to go, click the arrow buttons on the screen, or use the arrow keys on your keyboard.
- \$ Watch out for the dust ball! If it touches Small Change, he'll sneeze and all the coins he's collected will fly out of the vacuum cleaner.
- \$ To store the coins, move Small Change over to the bank. All the coins in the vacuum cleaner will go into the bank, where the dust ball can't get them.
- \$ To get rid of the dust ball, run over the little vacuum cleaner that sometimes appears on the floor.

Change-Up

- \$ To start, click the Change-Up poster at the Opportunity Knocking Emporium.
- \$ The birds will drop a set of coins into the machine. Look at the target number in the box, and decide which coins you need to add to make that total.
- \$ Click the right cash register buttons to add the coins you need to make the total.
- \$ Answer before the birds fill up the machine themselves, or you'll have to start over.

The Money Tree

- \$ Click the Money Tree in the center of town to buy an item for the park.
- \$ Click the item you want to buy.
- \$ After you buy something, it will appear in the park. You can explore the park just like you explore the rest of Greenstreet.



The Menu Bar

- \$ Piggy Bank—Keeps track of your money total.
- \$ Question Mark—Click this to get help.
- \$ Stop Sign—Click this to exit the program.
- \$ Level Selector—Choose a difficulty level. Level 1 is easiest, level 3 is hardest. The harder the level, the more money you earn.

\$ Door—Click this to leave the room you're in.

Parents' Video Guide

\$ Double-click the Video Guide icon in the Money program group to see a video that answers frequently asked questions about children and money.



Song Lyrics

Select the lyrics to the song you want to see by clicking the title, or its icon. To get back to this list, simply click the radio, or the Song List button on the toolbar above.



[Money, Money](#)



[Kitty Corner of the World](#)



[Stack It Up!](#)



[You Can Call Me Buck](#)



[On a Budget](#)



[Decision Street Birds Songs](#)



Money, Money (Mr. Possibility)

Money, money
Can help our dreams come true.
Money, money,
There's so much it can do!
With kind-hearted visions
And some smart decisions,
Our good fortune will shine through.
Money, money
Can help our dreams come true.

Money makes the world spin around and 'round.
Buying, selling, and saving our dough,
There's great adventure and profit to be found.
Let's learn,
Let's earn,
It will be fun—let's go!

(Repeat chorus.)

Words and music by Dave Kinnoin
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Kitty Corner of the World (Penny Bright)

Gotta hurry, gotta scurry,
I'm as busy as I'm furry.
That's a lot of hairs, a lot of jobs,
And oh, I love them gobs and gobs!
Good thing I'm energetic and athletic,
'Cause my pace is so frenetic
I've no time for wishes, hopes, and dreams,
Just firm ideas, plans, and schemes.

In my Kitty Corner of the World, I'm sittin' pretty,
'Cause I know just what to do.
In my Kitty Corner of the World, a clever kitty
Will open her briefcase for you:
Laptop computer with a built-in modem,
New business programs,
Meow-y, wow-y, can't wait to load 'em!
Old bag of popcorn with an uncooked kernel,
Phone and fax, and to relax,
A copy of *The Wall Street Journal*.
I will analyze it and extract the nitty gritty
With my tail strategically curled,
In my Kitty Corner,
Kitty Corner of the World.

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Stack It Up! (Small Change)

Five pennies make a nickel,
Two nickels make a dime.
Two dimes and one nickel make a quarter,
Four quarters make a dollar every time.

Stack it up, stack it up,
Stack up each denomination.
Stack it up, stack it up,
To assist your computation.
Stack it up, "Stack it up!"
The money counter hollers.
As you count, it might amount
To many, many dollars.
Stack it up, stack it up,
Be a careful penny sorter.
Stack it up, stack it up,
Every nickel, dime, and quarter.
Stack it up, stack it up,
The cash register is happy.
It likes to sing, "Ka-ching, ka-ching!"
So count and make it snappy!
Stack it up, stack it up, stack it up...

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You Can Call Me Buck (Buck)

The toy I want is on sale,
Guess I'm in luck.
It costs one hundred pennies—
I'm gonna buy that truck.
My name is Dollar Bill,
You can call me Buck.
(Hey, this is a cool truck. Vroooooom...)

I'm drivin' off the highway,
My wheel gets stuck.
(Aw, yuck!)
Two quarters and ten nickels
Will pull it out of the muck.
(That's what the tow truck driver said,
And as he stood there scratchin' his head, I said,)
"My name is Dollar Bill,
You can call me Buck."

George Washington and I
Are havin' lots of fun—
As every year goes by,
We still stay number one.
I could have been born "Chip"
Or "Sam" or "Rich" or "Chuck,"
But hey, it sounds so hip
To say, "You can call me Buck!"

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On a Budget (Ona Budget)

I wanted to put up a swing in my backyard.
Went to the store to buy one—the price tag hit me hard.
Went home and found some rope and wood upon a shelf.
I measured, cut, sawed, and sanded, and made that swing myself.

You see, I'm on a budget,
Smart shopper in blue jeans.
Call me old-fashioned,
But I live within my means.
On a budget,
Good business strikes a chord (chord, chord, chord).
Things catch my eye,
But I only buy
The ones I can afford.

Being broke is such a sad time,
That's why I'm really glad I'm

On a budget,
Good business strikes a chord (chord, chord, chord).
Things catch my eye,
But I only buy
The ones I can afford.
Things catch my eye,
But I only buy
The ones I can afford.

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Decision Street Birds Songs

Allowance Time

I have those happy feet,
Up the stairs they climb.
I wear that happy smile,
It's allowance time!

Hole in My Pocket

I have a dime, I have a dollar—
Clean pants, clean shirt,
No dirt around the collar.
When I see what I want,
I light up like a rocket,
And my cash (the whole stash!)
Burns a hole in my pocket!
Then I spend, spend, spend,
And that's the end, end, end
Of my dough! Oh, no!

I Want It

Listen to me sing—I want it.
Every little thing—I want it.
Stuff that's in the store—I want it.
Toys and games and more—I want it!
Someday my plan will work,
It will succeed with ease:
I'll walk up to the clerk
and say, "Excuse me, please—
I want it!"

Pictures of Presidents

I like to collect pictures of presidents.
I'll settle for metal, but paper's my favorite.
It's fun to collect pictures of presidents.
Each coin and bill is a tasty thrill,
I'm sure you will savor it.

Price to Be Paid

I spent 50 cents for five sticks of gum.
I went home and everybody wanted some.
I gave a stick to the first,
And one to each of three others.

There's a price to be paid
For having sisters and brothers!

Rainy Day

Put a little away for a rainy day,
Put a little away each week.
Doesn't have to be much,
A nickel, dime, or such,
Just enough to stem the spending streak.
When the chips are down
And you wear a frown,
It'll bring you the relief you seek.
Put a little away for a rainy day,
Put a little away each week.

Soggy Bill

Let's go to the bank, but remember:
Don't play with a worm on the way.
No fishy, no froggy—
Your bill might get soggy,
And the teller might say,
"This isn't funny.
Dry out that money, honey!"

Tooth Fairy

Hey buddy, how much
Did the tooth fairy bring you?
When you lifted your pillow,
How much dough was underneath?
I wished and I hoped,
But my dreams were not answered
Due to one technicality:
I don't have any teeth!

Twenty or Ten?

"I gave you a twenty."
"You gave me a ten."
"She gave him a twenty."
"She gave him a ten."
We are mixed up plenty,
Madder than a hen.
"I gave you a twenty."
"You gave me a ten!"

Waitin' at the Bank

Here we go again, waitin' at the bank.
We're standin' number ten—
I wonder whom we should thank
For this inconvenience.
Guess it's none of them—
We should have used the ATM!

All words and music by Dave Kinnoin
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