



**The Kids Guide to**



# MONEY CENTS \$



**WHY WE NEED MONEY**



**WANT TO BE A MILLIONAIRE?**

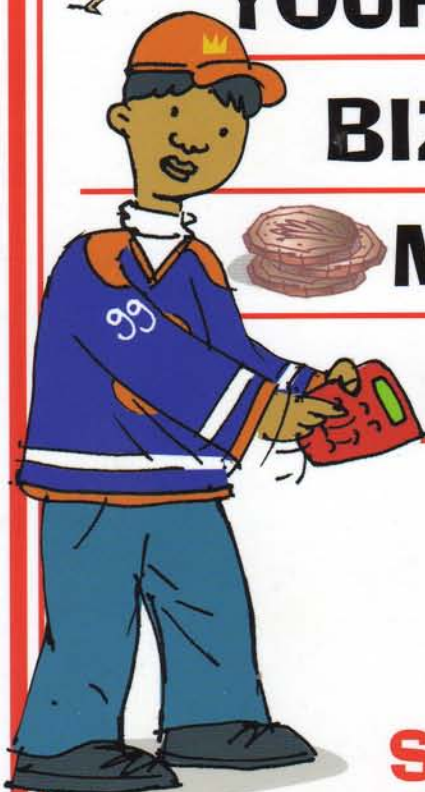
**YOUR MONEY PERSONALITY**

**BIZ KIDS WHO RULE**

**MAKING MONEY**



**BUDGETING**



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# Kid Philanthropists

Hey, guys, check out this article I found. These kids rule!



## Taylor's Teddy Bears



Taylor Crabtree makes it her business to give. The president and CEO (chief executive officer) of TayBear Company has given away more than 13 664 teddy bears to kids with cancer and chronic blood diseases.

Taylor started her nonprofit company in 1997 when she was seven. She wanted kids with cancer “to have something special to hug and to hug them back.” So she began making and selling hair clips and using the profits to buy teddy bears. Since then, more than six hundred kids have helped Taylor run TayBear Company.

“When I started, I didn’t know anything about business,” says Taylor on her Web site. “I had to know exactly where my money was being spent.” She learned how to use accounting software and got a business bank account. That’s when she realized that for every \$5 the business spent, one child would be without a bear. Taylor became “very careful with the money.”

It pays off. Taylor delivers hundreds of bears at a time to hospitals. She hands out a few herself and leaves most for the nurses to hand out because “they know best when to give a bear.”

## Ryan's Well Foundation



Ryan Hreljac believes he can make a difference. Since this determined kid began raising money to bring clean drinking water to kids in Africa, he’s raised more than half a million dollars. And he’s still going strong.

It all started in 1998, when Ryan was six. One day his teacher told his class how poor children in Africa often go without clean water, food or medicine. She said every penny helps. One penny could buy a pencil, while \$70 bought a well.