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Web sites that foster good money skills

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By Janet Bodnar
Kiplinger's Personal Finance



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It's a challenge for adults to find a financial Web site for kids that offers age-appropriate information and is entertaining enough to hold their attention.

To mark National Financial Literacy Month, I'd like to mention a few that are worth a look.

For elementary-age kids. Meet the "Centsables" at www.centsables.com. They're six super-hero friends -- named, fittingly, Franklin, Jackson, Grant, Hamilton, Penny and Suzie B. -- who live in Centsinnati and can "grow to gargantuan height, run like the wind, and control the elements." And they do it all in the service of giving kids super money-management skills. Mark DiPippa, president of Norm Hill Entertainment and creator of the project, has ambitious plans to produce it as an animated TV series.

For now, kids can enjoy the Centsables online in a series of games and comic books. The target audience -- children ages 6 to 11 -- can probably handle the activity pages and comic books on their own. Younger children may need a hand from parents to navigate the lessons, which include "How kids earn money" and "Taking stock of the market."

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For middle- and high-school students. CareerForward is a free, innovative online program developed by the Michigan Department of Education, Michigan Virtual University and Microsoft's Partners in Learning unit.

The curriculum is designed to take about 20 hours to complete and may be directed by a teacher (Michigan requires all students to have at least one online learning experience before they graduate), a volunteer or an interested parent.

CareerForward isn't focused exclusively on financial education. But there's a unit on managing money, including lessons in budgeting and a salary calculator for future jobs.

What I like about the program is that it gets kids thinking about what they'd like to do beyond high school -- the education and skills they'll need to earn a living in the global workplace. And that, after all, will determine how much money they'll have to manage and what their standard of living will be.

For college students. Though not an interactive Web site per se, the "Playbook for Life" guide may be downloaded or ordered at www.playbook.thehartford.com. Originally developed by The Hartford insurance company in conjunction with the NCAA, the idea was to educate student athletes about the



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importance of financial planning.

But the lessons are equally valuable for all college students and young adults, with sections on purchasing a house, buying (and maintaining) a car, saving for retirement, buying insurance and paying taxes.

And when your kids are ready to go out on their own, there's a lot of useful information at Kiplinger.com in the Starting Out section.

Janet Bodnar is editor of Kiplinger's Personal Finance magazine and the author of "Raising Money Smart Kids" and "Money Smart Women."

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