

# A CREDIT CARD TAKES CHARGE

written by

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## ACTIVITY GUIDE

Goldie is the new card on the block, the diva who's ready to shop 'til she drops and always foots the bill for her friends.

When Penny, Bill, and the rest of the cash crew map their travel plans, Goldie won't accept any penny-pinching. On her dime everything's an upgrade: a road trip becomes a fancy flight, a packed picnic turns into decadent doughnuts, and birdwatching gets replaced by a full-blown safari.

Despite her friends' warnings, it's not long before Goldie starts to feel spent. Without the dough to back up her pile of purchases, Goldie's heading toward a total swipe-out. She'll have to take charge and pay for her mistakes if she wants to earn back her place in the wallet—and the trust of her friends.

**KIMBERLY WILSON** is an early financial literacy advocate, who feels many of the important things in life are priceless. She knew she wanted to introduce Goldie to the funny, punny, money crew of *A Penny's Worth* and *A Dollar's Grand Dream* (Page Street Kids) after noticing how often kids see adults pay with the swipe of a card. She works as a writer full-time and is an active member of SCBWI, 12x12, and several critique groups. She lives in North Carolina with her husband, two daughters, and puppy.

**MARK HOFFMANN** tries to avoid debt and doughnuts when he uses his card. His parents deserve the credit for teaching him about not spending too much. In addition to illustrating children's books such as *A Penny's Worth* and *A Dollar's Grand Dream* (Page Street Kids), Mark also works as a college professor. He lives in Salem, New Hampshire.

# WE'RE GOING ON A TRIP

Goldie and her new friends, the cash crew, map their travel and set out on a fun adventure to somewhere new. Imagine you're planning your dream trip with your friends and family. Where would you most like to go?

Draw yourself in this place in the box below.

What fun activities would you do there? Write your ideas below.

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# GOLDIE'S VACATION PLANS

Goldie, the diva credit card is ready to shop 'til she drops and pay for her friends' vacation.

Below, circle the items Goldie pays for throughout the trip.

Goldie and the cash crew travel by . . .



Goldie buys everyone lunch. They plan to eat . . .



Goldie chooses something fun to do. What activity does she pay for?



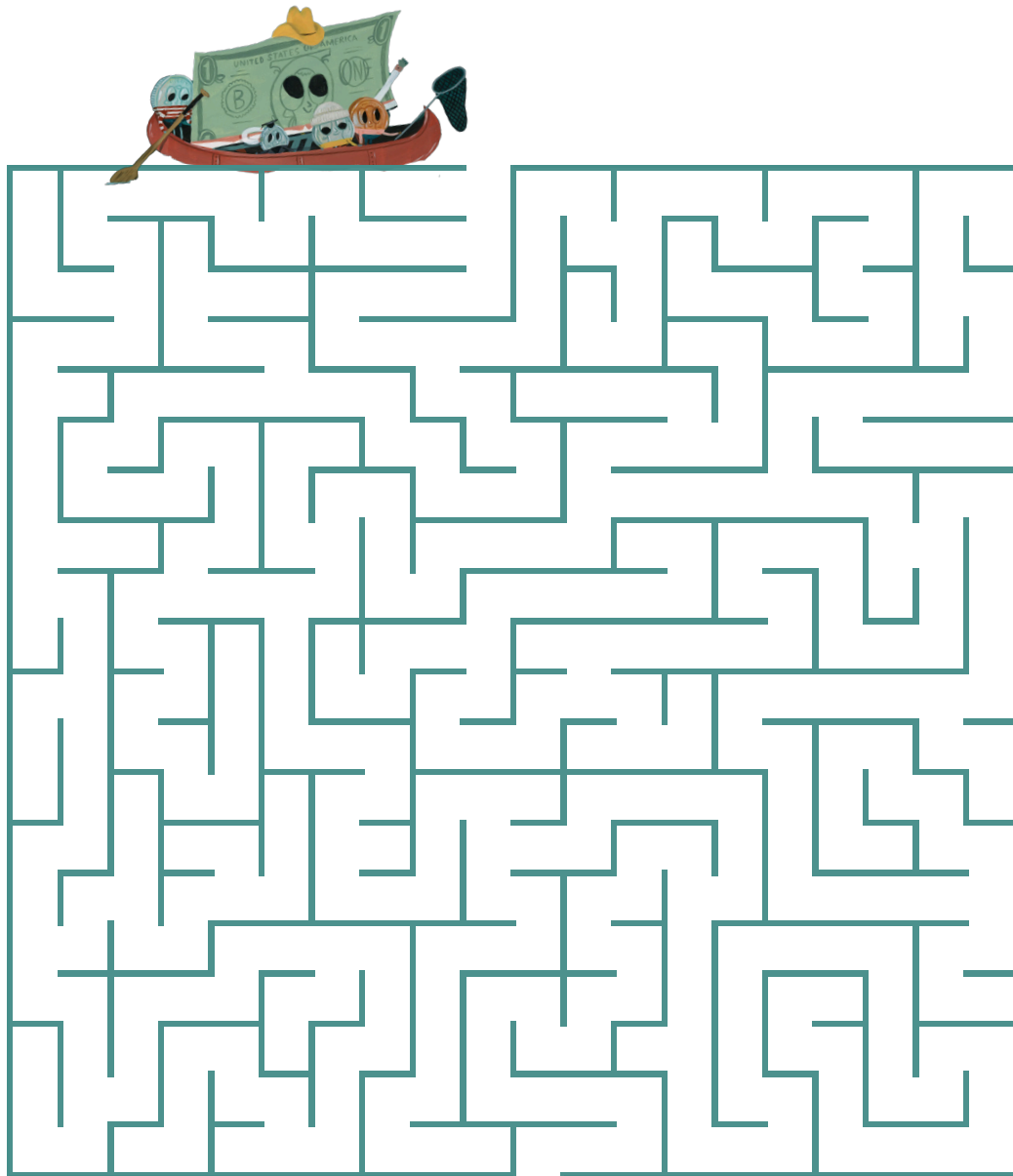
**Bonus:** Now that you've mapped out Goldie's plans, Draw a Triangle around the different plans Goldie's friends made for each part of the trip.

**Think:** Which trip plans would you rather do? Which trip plans would help save money?

# WE CAN “CANOE” IT!

Goldie and the cash crew are spending smart and enjoying a morning canoeing and birdwatching together. After some fun in the sun, these friends are one hundred percent ready to enjoy their picnic.

Complete the maze below to help them find their lunch spot!



# SMART SPENDING ACTIVITIES

Goldie and her friends find creative ways to have fun together while spending money smartly like canoeing, birdwatching, and sharing a picnic lunch.

**Can you think of some fun activities that are free or might cost less?** Use the provided activities below to fill in the blanks or come up with your own creative answers.

**On a sunny day I could . . .**

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**On a rainy day I could . . .**

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**With my friends I could . . .**

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**With my family I could . . .**

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**At the park I could . . .**

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**At home I could . . .**

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## ACTIVITY BANK

Play sports | Draw a picture | Visit a thrift store | Watch a movie  
Have a photoshoot | Learn a dance | Bake cookies | Complete a puzzle

# SWIPING SMARTLY WITH GOLDIE

Goldie learns that she has to swipe smartly after overspending on her friends. To earn back her place in the wallet, she must take charge and pay for her mistakes. While important, swiping smartly isn't always easy. Use the list of prices below to add up the total for each of the groups of items Goldie is planning to buy.

Imagine Goldie's spending limit for the day is \$50. Circle the groups of items that she can buy without overspending.



=\$5



=\$15



=\$25



=\$10



=\$20



=\$30



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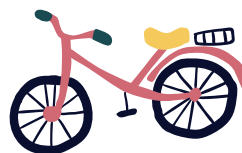


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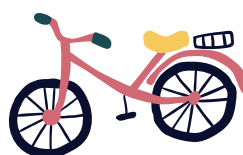


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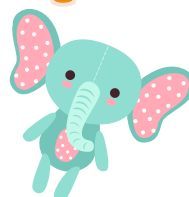


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# CREDIT'S INTEREST-ING HISTORY TRIVIA

In what year was the first plastic credit card launched?

1. 1937
2. 1947
3. 1958
4. 1976

In the early 1800s, what did farmers, ranchers and other merchants use for credit?

1. Small engraved credit stones
2. Leather credit cards
3. Paper slips
4. Credit coins

What technology, invented in 1990, allowed customers to use credit cards more securely?

1. Calculators
2. Chip technology
3. Contactless Payment
4. Credit Card Policing



ANSWERS: 1 . C - 2. D - 3. B

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