


The Federal Reserve Bank of Kansas City and its branch offices in Denver, Omaha and Oklahoma City are part of a larger Federal Reserve System. This system includes 12 Federal Reserve Banks across the country. Kansas City oversees the Tenth District, which is made up of Kansas, Oklahoma, Colorado, Nebraska, Wyoming and parts of Missouri and New Mexico.

Along with the Board of Governors in Washington, D.C., each Federal Reserve Bank works to keep the nation's financial system in good shape. The Fed also makes sure that banks are safe places to put your money.

The Fed has three responsibilities: monetary policy, financial services and supervision and regulation.

Monetary policy is the term used to describe how the Fed manages the country's money. When people borrow money to buy a car or a house, they have to pay interest on that loan. The Fed helps set interest rates and works to keep prices from going too high.

Supervision and regulation is how the Fed watches banks. The Fed visits banks to make sure they are following the rules and are being careful with your money. The Fed also checks that banks treat people fairly when they ask for a loan.

Financial services is another way the Fed deals with the country's money. The Fed sends new money to banks and takes damaged money away. In addition, the Fed makes it easy and safe to pay for things with checks and credit cards.

Ready to learn more about the Fed? Our friend Jay the Eagle will show you around...


## BANK BRAINTEASERS

Do you like to solve math puzzles and problems? Here are a few brainteasers. Read each clue carefully to see which math operations you should use to solve it. Check your answers on the back of the page.

1. If you added the bill denominations (values) together for each bill currently in print, what would your total be? (Clue: Write down each bill, from \$1 to \$100, and add them together.)
2. If the life span of the $\$ 1$ bill is 21 months, the life span of the $\$ 5$ bill is 16 months, and the life span of the $\$ 10$ bill is 18 months, what is the average life span of the three bills? (Clue: Use addition, then division to solve the problem.)
3. It costs 6.3 cents to make any bill. How much would it cost to make 30 bills? (Clue: Use multiplication to solve the problem. Don't forget the decimal point!)
4. If the Kansas City Fed shreds about $\$ 4$ million in old money daily, how many weeks would it take for the office to shred $\$ 56$ million? (Clue: Use division twice to solve the problem.)
5. The Bureau of Engraving and Printing (BEP) can print 10 million Federal Reserve notes in 24 minutes. In 96 minutes, how many notes can be printed? (Clue: Use division and multiplication to solve the problem.)


## BANK BRAINTEASERS ANSWER KEY

1. $\$ 188(\$ 1+\$ 2+\$ 5+\$ 10+\$ 20+\$ 50+\$ 100)$
2. $181 / 3$ months $(21+16+18=55,55 \div 3=181 / 3)$
3. $\$ 1.89$ (or 189 cents; $6.3 \times 30$ )
4. 2 weeks ( $56 \div 4=14$ days; $14 \div 7=2$ weeks)
5. 40 million ( $96 \div 24=4 ; 4 \times 10$ million $=40$ million )

## BANK BUILDING BLOCKS

The Federal Reserve is America's central bank, and it provides the country with a safe, stable and flexible financial system. See if you can fill in the blocks below by using the following clues and the letter bank. Each letter in the letter bank matches an empty box in the puzzle.


1. Some people use $\qquad$ cards, which are made out of plastic.
2. When you have a dollar bill in your pocket, you are carrying cold, hard $\qquad$ .
3. The value of 100 cents is one $\qquad$ .
4. When people want to save, they put their money in the $\qquad$ .
5. The Federal Reserve Bank provides currency and $\qquad$ to banks.
6. Whether it's by cash, credit cards or checks, everyone uses $\qquad$ to buy things.
7. When you buy something, you $\qquad$ for it with money.


LETTER BANK

| A | R | L | D | A |
| :---: | :---: | :---: | :---: | :---: |
| L | C | T | K | O |
| H | N | C | N | P |
| E | R | I | S | B |
| A | D | I | Y | A |

## BANK BUILDING BLOCKS

 ANSWER KEY

## CLEVER CLICHÉS

What is a cliché? A cliché is a phrase or expression that is frequently used in everyday conversation. Most clichés have been passed down and repeated through time. Here is an example: "A penny for your thoughts." When this cliché is said, it means someone wants to know what you are thinking.

Do you know this famous cliché? "A penny saved... is a penny earned." This cliché, by Benjamin Franklin, helps remind us to save.

Try to finish the following money clichés below. Ask a friend or family member for help on the hard ones, or read the clichés for them to solve! Check your answers on the back of this page.

1. Money doesn't grow... $\qquad$
2. Put your money where... $\qquad$
3. Money burns a hole... $\qquad$
4. A fool and his money... $\qquad$
5. Money is the root... $\qquad$
6. There are some things that... $\qquad$
7. Money makes the world... $\qquad$
8. Money can't buy you... $\qquad$
9. Show me... $\qquad$


## CLEVER CLICHÉS ANSWER KEY

1. Money doesn't grow...on trees.
2. Put your money where...your mouth is.
3. Money burns a hole...in your pocket.
4. A fool and his money...are soon parted.
5. Money is the root...of all evil.
6. There are some things that...money can't buy.
7. Money makes the world...go 'round.
8. Money can't buy you....happiness (or love).
9. Show me...the money!

## FED CROSSWORD PUZZLE

Ready for a real challenge? Try to solve this crossword puzzle. If you get stuck, ask an adult or a friend for help. Good luck!


## ACROSS:

2. This type of resource works for the Federal Reserve Bank.
3. This person makes trips to banks to make sure they are operating soundly.
4. The Federal Reserve Bank of Kansas City is the headquarters of the Tenth Federal Reserve $\qquad$ .
5. This city in Colorado is home to a Branch office of the Kansas City Fed.
6. The Federal Reserve System is made up of 12 $\qquad$ banks across the country.
7. The Kansas City Fed has a Branch office located in $\qquad$ City, Okla.
8. Supply and demand are important parts of how the $\qquad$ works.
9. The Money Museum is located at the Federal $\qquad$ Bank of Kansas City and Denver Branch.
10. The Kansas City Fed also has a Branch office in $\qquad$ Neb.

## DOWN:

1. The Federal Open Market Committee works to set some $\qquad$ rates.
2. You can put this in a bank or use it to buy things.
3. This is where you go to deposit or take out money.
4. Taking money out of your bank account.
5. By making monetary policy decisions, the Federal Reserve helps monitor the U.S. $\qquad$ .
6. The Federal Open Market Committee can raise or $\qquad$ interest rates.
7. The Federal Reserve System is responsible for setting monetary $\qquad$
8. This is what's stored in a bank vault.

## FED CROSSWORD PUZZLE ANSWER KEY



## DISTRICT TEN LOGIC PUZZLE

The kids in the Money family-George, Abe, Alexander and Andrew-want to plan the family's summer vacation. Each kid wants to visit a different state on their trip.

Use the clues below to find out which kid chose each state.

1. George has visited Kansas and Oklahoma and wants to travel to a new state.
2. Abe wants to see the mountains and travel to the Mile High City.
3. Alexander likes to attend horse shows and wants to visit a state with a "panhandle."
4. Andrew is tired of seeing mountains and wants to stay close to Kansas City.

Use the chart below to help you narrow your choices until you find the correct state for each family member. Read one clue at a time to eliminate choices that don't work for a kid. Make an " $X$ " in each box that can't be a right choice, based on the clue. Make a win the box you know is the right choice for each kid. Each row and column should have three "X"s and one $A$. Good Luck!

|  | KANSAS | COLORADO | NEBRASKA | OKLAHOMA |
| :---: | :---: | :---: | :---: | :---: |
| GEORGE |  |  |  |  |
| ABE |  |  |  |  |
| ALEXANDER |  |  |  |  |
| ANDREW |  |  |  |  |

DISTRICT TEN LOGIC PUZZLE ANSWER KEY

|  | KANSAS | COLORADO | NEBRASKA | OKLAHOMA |
| :---: | :---: | :---: | :---: | :---: |
| GEORGE | $X$ | $X$ | $\grave{y}$ | $X$ |
| ABE | $X$ | $\lambda$ | $X$ | $X$ |
| ALEXANDER | $X$ | $X$ | $X$ | $\vdots$ |
| ANDREW | $X$ | $X$ | $X$ | $X$ |

## MAP of THE TENTH DISTRICT

Below is a map of the Tenth District of the Federal Reserve System.
The Tenth District is made up of western Missouri, Kansas, Colorado, Oklahoma, Wyoming, Nebraska and northern New Mexico. The building icons represent the Federal Reserve Bank in the District and its three branch offices. The star icons represent state capitals. In Colorado and Oklahoma, the capital is the same city where a branch is located. Using the bank of cities, can you correctly label the map?


WORD BANK

| Denver | Kansas City | Cheyenne |
| :---: | :---: | :---: |
| Oklahoma City | Jefferson City | Santa Fe |
| Omaha | Lincoln | Topeka |

## MAP of THE TENTH DISTRICT ANSWER KEY



## FED DETECTIVE TRIVIA

Use the Answer Bank below to answer the following questions. Good luck, detectives!

1. How long (in inches) is every bill? $\qquad$
2. What is the largest bill in circulation today? $\qquad$
3. What two materials are bills made of? $\qquad$
4. About how much does a $\$ 1$ bill weigh? $\qquad$
5. How long does the average $\$ 1$ bill stay in circulation before being shredded? $\qquad$
6. What was the value of the largest bill ever printed? $\qquad$
7. In what two cities are the U.S. Mints located? $\qquad$
8. Which president is featured on the $\$ 20$ bill? $\qquad$
9. What building is on the back of the $\$ 5$ bill? $\qquad$
10. Which bird is featured on the Great Seal of the United States? $\qquad$

ANSWER BANK

| 6.14 inches |
| :---: |
| 22 months |
| $\$ 100,000$ |
| Andrew Jackson |
| Denver and Philadelphia |
| linen and cotton |
| $\$ 100$ |
| bald eagle |
| one gram |
| Lincoln Memorial |



## FED DETECTIVE TRIVIA ANSWER KEY

1. $\quad 6.14$ inches
2. $\$ 100$
3. linen and cotton
4. one gram
5. 22 months
6. $\$ 100,000$
7. Denver and Philadelphia
8. Andrew Jackson
9. Lincoln Memorial
10. bald eagle

## MAKE A MONEY GUESS!

Take this Money Guess quiz to see how wise you are about the U. S. money supply! Check your answers on the back of this page and find out your Money Master score. Now give the quiz to a friend or family member!

1. Which of the following phrases describes the functions of money?
a. A medium of exchange
b. A unit of account
c. A store of value
d. All of the above
2. How many Federal Reserve Districts are there?
a. 7
b. 50
c. 12
d. 13
3. What phrase is included on all currency printed?
a. Federal Reserve Note
b. In God We Trust
c. The United States of America
d. All of the above
4. What building is found on the back of the \$10 bill?
a. The U.S. Mint
b. The White House
c. The Treasury Department
d. The U.S. Capitol
5. Which of the following is NOT found on the Great Seal of the United States?
a. An eagle
b. A dollar sign
c. A bundle of arrows
d. An olive branch
6. Which city is home to a Federal Reserve Bank headquarters?
a. Miami
b. Los Angeles
c. Boston
d. Pittsburgh
7. The three tools of the Federal Reserve are monetary policy, financial services and what else?
a. Minting coins
b. Supervision and regulation
c. Designing currency
d. Making the stock market safe


## MAKE A MONEY GUESS! ANSWER KEY

1. d. All of the above
2. c. 12
3. d. All of the above
4. c. The Treasury Department
5. b. A dollar sign
6. c. Boston
7. b. Supervision and regulation

## MAKE A MONEY GUESS! Cotimeod

8. Which one of the following bills is no longer printed?
a. The $\$ 50$ bill
b. The $\$ 100$ bill
c. The $\$ 500$ bill
d. The $\$ 20$ bill
9. Today's currency has a number of new security features. Which one of the following is NOT a new security feature?

a. A large portrait of a historical figure
b. A Federal Reserve System seal on the front
c. Subtle background colors
d. Each bill is a different length and width
10. Who is on the front of the $\$ 20$ bill?
a. Andrew Jackson
b. Thomas Jefferson
c. Theodore Roosevelt
d. Alexander Hamilton

Check your answers and give yourself one point for each correct answer. Find your score in the levels below to rate your knowledge!

## 8-10: Advanced Money Master

5-7: Proficient Money Master


2-4: Progressing Money Master
o-1: Beginning Money Master


## MAKE A MONEY GUESS! $!_{(\text {cortitued })}$ ANSWER KEY

8. c. The $\$ 500$ bill
9. d. Each bill is a different length and width
10. a. Andrew Jackson

## "THE WAY TO PAY" WORD SCRAMBLE

When you buy a product at the store, there are many different ways to pay for your purchase. Use your detective abilities to figure out the scrambled words in the sentences below. Each word is connected to a form of payment. Check your answers on the back of this page.

1. Another name for money or cash is (ruecyrnc) $\qquad$ .
2. For large purchases, many people often use (dirtec) $\qquad$ cards.
3. If a buyer does not have cash, they may write a (kechc) $\qquad$ .
4. Many consumers like to use (tedib) $\qquad$ cards instead of checks.
5. If you buy a product online, you may choose to make an (contrelcie)
$\qquad$ payment.
6. The value of each bill is known as its (medtaniinnoo) $\qquad$ .
7. A nickname for cash is (banregkces) $\qquad$ which comes from its color.
8. Bills are printed at the Bureau of Engraving and Printing, which is part of the U.S. Department of the (seyraTur) $\qquad$ .
9. If a bill is not real, it is called a (fretticeoun) $\qquad$ .
10. All U.S. currency spent today are (redleaFveersRe) $\qquad$ notes (2 words).


# "THE WAY TO PAY" WORD SCRAMBLE ANSWER KEY 

1. currency
2. credit
3. check
4. debit
5. electronic
6. denomination
7. greenbacks
8. Treasury
9. counterfeit
10. Federal Reserve

## WORD BLANKS

Below are some words that have to do with the economy, but the words are missing some vowels. Use the letters A, E, I, O and U to fill in the blanks below.

1. BORR $\qquad$ W
2. C $\qquad$ SH
3. M $\qquad$ RK $\qquad$ T

$$
\text { 9. } F_{-}
$$

$\qquad$ D RAL
3. R $\qquad$ S _RVE
10. C $\qquad$ MM $\qquad$ RCE
4. INT $\qquad$ R__ST ST
11. $\qquad$ ND $\qquad$ STRY
5. P $\qquad$ NNY
12. D $\qquad$ LL $\qquad$ R
6. ST $\qquad$ BIL $\qquad$ TY
7. EC $\qquad$ N $\qquad$ MY

BONUS QUESTION: This man was president when the Federal Reserve Act was passed in December 1913.


## WORD BLANKS ANSWER KEY

1. borrow
2. market
3. reserve
4. interest
5. penny
6. stability
7. economy
8. cash
9. federal
10. commerce
11. industry
12. dollar

BONUS ANSWER: Woodrow Wilson

## FED WORD SEARCH

Find the following words in the word search below. Words can be found sideways, up and down and diagonally.

WORD BANK

| Cash | Inflation | Economy |
| :---: | :---: | :---: |
| Federal | Monetary | Dollar |
| Deposit | Loan | Banks |
| Reserve | Interest | Payment |


J G F E D V $\quad$ J $\quad$ U $\quad \mathrm{E} \quad \mathrm{H} \quad \mathrm{A} \quad \mathrm{G} \quad \mathrm{Q} \quad \mathrm{G} \quad \mathrm{W}$
H S E F E D E R A L F N F R E
$\begin{array}{lllllllllllllll}\mathrm{N} & \mathrm{M} & \mathrm{H} & \mathrm{S} & \mathrm{D} & \mathrm{R} & \mathrm{S} & \mathrm{W} & \mathrm{D} & \mathrm{K} & \mathrm{X} & \mathrm{T} & \mathrm{K} & \mathrm{P} & \mathrm{F}\end{array}$
$\begin{array}{lllllllllllllll}B & O & E & B & B & H & E & B & R & H & P & D & M & S & Q\end{array}$
$V \quad N \quad C \quad M \quad R \quad E \quad R \quad M \quad J \quad B \quad W \quad E \quad S ~ J ~ P$
C E O I T S V H F K E P A
$\begin{array}{lllllllllllllll}V & T & N & Y & N & Z & E & D & N & W & L & O & A & N & Y\end{array}$
$\begin{array}{lllllllllllllll}C & A & O & U & X & F & H & S & O & D & H & S & D & U & M\end{array}$

$\begin{array}{lllllllllllllll}G & Y & Y & G & B & T & E & A & K & J & L & T & M & G & N\end{array}$
$\begin{array}{lllllllllllllll}R & R & F & U & G & K & W & T & W & Q & A & R & P & T\end{array}$

A W E Y I M L $\quad \mathrm{C} \quad \mathrm{P} \quad \mathrm{I} \quad \mathrm{D} \quad \mathrm{N} \quad \mathrm{R} \quad \mathrm{F} \quad \mathrm{D}$
$\begin{array}{lllllllllllllll}\text { I } & \mathrm{N} & \mathrm{T} & \mathrm{E} & \mathrm{R} & \mathrm{E} & \mathrm{S} & \mathrm{T} & \mathrm{M} & \mathrm{U} & \mathrm{O} & \mathrm{T} & \mathrm{P} & \mathrm{H} & \mathrm{E}\end{array}$


## FED WORD SEARCH ANSWER KEY



## WRITE A FED LIB!

Want to write a crazy letter to a friend? You'll need the help of a partner to complete the letter below. Ask your partner to supply words for you to write in each blank throughout the letter, using the clue (or part of speech) under the blank for help. DON'T let your partner read the letter until all the blanks are filled in. When it is finished, have fun reading and laughing at the crazy results!

Dear $\qquad$ ,
(friend's name)

I wanted to write and tell you about my visit to the Federal Reserve! My class is learning about $\qquad$ , so we decided to go on this $\qquad$ field trip. When we arrived, there were all kinds of $\qquad$ exhibits to see! We (adjective) found out that the Fed sends money to banks and replaces old and worn $\qquad$ .
$\qquad$
The Fed uses a machine to find counterfeit or fake money. We saw a collection of historic currency. The oldest one had a picture of a $\qquad$ . We $\qquad$
a lot of interesting money facts, like a $\$ 10$ bill lasts for $\qquad$ months. And (number)
$\qquad$ is on a $\$ 20$ bill. Did you know that currency is made of
(famous person's name)
$\qquad$ and $\qquad$ ? Well, got to go! Write back soon!
(noun)

Your $\qquad$ ,
(noun)
(your name)


## CERTIFICATE OF COMPLETION!

CONGRATULATIONS! You've just completed the course and have now earned a place among the finest economic minds in the world. To learn more about money, also visit www.FederalReserveEducation.org.

(Name)

## Oay Eagle

Jay Eagle
Chief Eagle Officer (CEO)
Money Museum Fun Guide


Federal Reserve Bank of Kansas City

