

C.M. Puck

Media Kit

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## **Overview of Workbooks**

Money habits begin at a young age, children watch their parents actions and often do not fully understand where money comes from or how money is earned. By creating money habits at a young age children will establish lifelong benefits and understanding.

These workbooks provide worksheets and activities to involve the child or teen in the way money is earned, spent and saved. We all want to be financially secure and have a financial structure that we can follow. In the introduction a format is established to read the chapter, then prepare and complete the corresponding worksheets. Each chapter builds on the prior chapter to discuss needs, wants, earnings, savings and money in general. The child or teen is asked to purchase items on their own, determine the difference between wants and needs, meet with a banker and start saving. The goal of the workbooks are to provide guidance and on-going money habits.

## **About the Author**

C. M. Puck

Cindy Puck is an accountant and author.

As an employee and business owner she completes financial statements, accounts payable, accounts receivable, retirement benefits, hiring and manage office staff. As owner works with customers, vendors, bank, benefit structure and employees daily.

She creates processes and procedures manuals for all areas of accounting for multiple customers.

In addition, her experience includes completion of Individual Tax Returns, Business & Estate Tax Returns, Financial Planning for Individuals; College, Retirement & Estate Planning.

Benefit Administrator including COBRA, 401(k) Profit Sharing Plan, Cafeteria Plan, Health Insurance and Life Insurance, assembly of information for 5500's, employee meetings, review of benefits and processing of all plan updates. SPD's, ERISA compliance. Maintaining documentation and implementation of American Disabilities Act, OSHA filings and Family Medical Leave policy. Presentations to employee groups for benefits.

As a controller her responsibilities included Quarterly Preliminary Financial Statements, Monthly Financial Statements, General Ledger, Payroll, Job Cost, Accounts Receivable, and direct contact with customers for billing and Accounts Payable. Consolidation reports monthly, SEC requirements met. Accounting procedures updated and maintained for internal audits and annual external audit support.

As owner of her own accounting practice she assists many small business owners in business planning, tax preparation and establishing processes and procedures. As a consultant, she assists contractors with meeting AIA reporting deadlines, meeting budgets and assisting their subcontractors in documentation for owner.

As owner of Life's Detail, Inc. she has published two books to create money habits for children and teens. The money habits workbooks provide guidance for learning money habits for life. Life's Detail is inspiring parents to start money habits at a young age. The publishing company will continue to publish books to help our customers with money habits and financial success.

Member of Toastmasters

Member of Society of Children's Book Writers and Illustrators

Accomplishments:

Associates Degree in Accounting

Licensed Accounting Practitioner State of Iowa

Accredited in Accountancy and Accredited Tax Advisor with  
National Society of Public Accountants

# **MONEY HABITS** Children and Money

Parents guide to introducing money to their child with worksheets  
and activities.

By C. M. Puck

Publisher: Life's Detail, Inc.

Distributor: LifesDetail.com

ISBN-13:978-0-9841966-2-3 coil bound

ISBN-13: 978-0-9841966-0-9 digital pdf

Number of Pages:40

Size: 8 ½ x 11 coil bound

Bar Coded: Yes

Price: \$19.95 digital pdf; \$29.95 printed

Purchase at [www.lifesdetail.com](http://www.lifesdetail.com)

# **MONEY HABITS** Teens with Money

This workbook provides guidance for teens to establish lifelong money habits.

By C. M. Puck

Publisher: Life's Detail, Inc.

Distributor: LifesDetail.com

ISBN-13: 978-0-9841966-3-0

ISBN-13: 978-0-9841966-1-6

Number of Pages:50

Size: 8 ½ x 11 coil bound

Bar Coded: Yes

Price: \$19.95 digital pdf; \$29.95 printed

Purchase at [www.lifesdetail.com](http://www.lifesdetail.com)

## Frequently Asked Questions

### **1. Why would I introduce money to my child at an early age?**

Children observe our habits daily and absorb what they see us do with money. By teaching children about money you are instilling a positive learning experience and encouraging good money habits.

### **2. What is the best way to utilize the activities in the workbooks?**

Set aside a time that will be uninterrupted to discuss money with your child and utilize the activities as they appear in each chapter. Read in advance to be prepared for the activity.

### **3. Will these workbooks provide everything I need to know about money?**

These workbooks are to introduce money concepts and activities to your child to encourage them to learn.

### **4. If I have additional questions may I contact Life's Detail?**

Yes, by utilizing the form on the contact page tab [www.lifesdetail.com](http://www.lifesdetail.com) you may submit your questions by e-mail and a response will be provided within 48 hours.

### **5. Do the workbooks cover all money scenarios?**

No, there are many state and federal laws that impact money, these workbooks provide guidance and information. You may require other resources in addition to these workbooks, such as your accountant, tax preparer or attorney if you have further questions about money.

### **6. What is the benefit of the usb pdf format?**

The workbooks have worksheets to complete on a weekly basis, by utilizing the pdf format you may print these forms when needed. If you have more than one child you may print the worksheets for each child.

## Reviews

"I am a recent high school graduate and this book really gave me the details and direction to make the big discussions about my future." Jessi M.

"Being a mom for more than 20 years, I have taught many lessons about money to my five children. I wish I had these books then! The lessons are user friendly, organized and take the work and mystery out of teaching good money habits to children. I recommend using Children and Money, Teens with Money, and all the resources available at LifesDetail.com to all parents."  
Kathy E.

"Many families will benefit from using the Money Habits workbooks, they are easy to read and use. My child is now learning about earning, spending and saving money." Amy T.

"If your child likes to spend money, these exercises establish how and when they can spend. Thank you for the guidance." Mike

Press Release

MEDIA CONTACT:

FOR IMMEDIATE RELEASE

Cindy Puck

800-880-5433

[services@lifesdetail.com](mailto:services@lifesdetail.com)

[www.lifesdetail.com](http://www.lifesdetail.com)

How often do parents speak to children and teens about money habits?

## **MONEY HABITS** Children and Money

Parents guide to introducing money to their child.

By C. M. Puck

## **MONEY HABITS** Teens with Money

This workbook provides guidance for teens to establish lifelong money habits.

By C. M. Puck

Money habits begin at a young age, children watch their parents actions and often do not fully understand where money comes from or how money is earned. By creating money habits at a young age children will establish lifelong money habits and understanding.

These workbooks provide worksheets and activities to involve the child or teen in how money is earned, spent and saved. We all want to be financially secure and have a financial structure that we can follow. In the introduction a format is established to read the chapter, then prepare and complete the corresponding worksheets. Each chapter builds on the prior chapter to discuss needs, wants, earnings, savings and money in general. The child or teen is asked to purchase items on their own, determine the difference between wants and needs, meet with a banker and start saving. The goal of the workbooks are to provide guidance and on-going money habits.

These workbooks may be purchased on-line at [www.lifesdetail.com](http://www.lifesdetail.com)

Author C.M. Puck is an accountant and is available to answer your questions, complete presentations or book signings [www.lifesdetail.com](http://www.lifesdetail.com).

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Author Photo:



Cindy Puck

# Children and Money



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**MONEY HABITS**  
*C.M. Puck*

# TEENS

with

# MONEY

**MONEY HABITS**

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.com

*C.M. Puck*

## Excerpt from Chapter 4 Money for Wants (Money Habits Children and Money)

### Exercise #8 Identify Wants

**\$** Talk with your child about your wants such as going to the movies or buying a special item. On the day you have your weekly money and cash discussion ask the child about items they want.

*Discussion:* Needs and Wants

Review differences between needs and wants

Needs: Food, Water, Clothes, Shelter

Want: Toys, Games, Movies, Books, Internet, Cell phone

**\$** Agree on one want to make the goal for the week and ask how the child can earn money to pay for it?

Prioritize a task that meets the want. Is amount \$10.00 and the child will have to do chores for the money or is amount \$100.00 the child may have to do chores and save for a number of weeks. If it is a large purchase the savings chart (see W7) may be utilized to track the savings for the particular want.

Put a picture of the item where the child can see it for motivation and encourage them to do the chores so they can obtain their want item. At end of each week review the chart with your child and pay them.

Some children will learn very quickly and ask for more chores or responsibilities to get their wants. Others may take longer to save for their wants and be content. Follow your child's lead and continue to encourage them to meet their goals, even if they don't meet them the first time. When no money is earned the child will not be able to make purchases.

Ask them where they want to place the picture, near their bed, on their board with their list or some where they look often. During the week keep a chart of your own of your child's progress and earnings to review and compare with your child's chart.

*“It does not matter how much money a family has. If there is a lot of love in a home, that family is richer than any millionaire could ever be.”*

*-Whitney, age 16*

Conclusion of Chapter: Completing the wants area provides clarification your child is aware of the difference between a need and a want. Continue meeting weekly with your child and discussing their wants. Work on the needs and wants area for four weeks before moving to the next chapter to encourage child to meet the needs and wants list requirements.

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Visit our website at [www.lifesdetail.com](http://www.lifesdetail.com) to order

**Money Habits Children and Money**

**by C. M. Puck**

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## Exercise #8b for WANTS:

Chapter 4

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Weekly Exercise : Pick one item you want and discuss how you can earn money to buy it this week, modify chores list as you discuss.

Attach Picture

Item: \_\_\_\_\_

Estimated cost: \_\_\_\_\_

Coupons or sales: \_\_\_\_\_

Actual Cost: \_\_\_\_\_

Money saved: \_\_\_\_\_

This week I am going to do

\_\_\_\_\_ to earn extra money for this item.

*Add this item to your chores list.*

"It is good to have money and the things that money can buy, but it's good too, to check up once in a while and make sure you haven't lost the things money can't buy."

-George Lorimer

## Excerpt from Chapter 6 Major purchase (Money Habits Teens with Money)

One of your goals may include a large purchase, such as buying your first vehicle, taking a trip, or buying a computer. When you are looking at your goals and setting a timeline to reach them make sure you consider your earnings. Consider how much you can save to reach your goals.

### Exercise #17 Major Purchases

**\$** If you want to go on a trip, buy a new computer, or other large purchase ask yourself the following questions and consider the following things:

1. What does the item cost?
  - a. Research sales, coupons, and seasonal times to save costs.
  - b. Can you buy used or trade with someone.
2. How soon do I want the item?
3. Timeline reasonable to save for the item?
4. How will I earn the money to obtain my purchase?

### Exercise #18 Vehicle

**\$** If one of your first major purchases is a car, talk with your parents about expectations if you buy a car. The following items need to be discussed when planning to buy a car.



1. What is the cost and how do I obtain a License?
  - a. Is driving school available through school or an independent business?
2. How much does the car cost that I want?
  - a. Is this a realistic budget for what I can save in the timeline I would like to reach this goal?
3. What does insurance cost?

- a. Are there any savings available; such as going on the same plan as my parents, having good grades or taking additional training?
4. What purchase options are available to me?

This is a partial chapter for reference only.

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**By C. M. Puck**

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