



# **PARENT GUIDE**

**TO**

# **NO TEARS**

# **NO TANTRUMS**

**Where \$\$ Comes From  
Wanting & Scarcity  
Spending & Saving  
Managing Money**

**Books to read**

**Words / Terms to Understand**

**WHERE**

**DOES**

**MONEY**

**COME**

**FROM**

**?**

*Understanding starts here!*

NAME: \_\_\_\_\_ CLASS PERIOD: \_\_\_\_\_

# I Have Human Capital

Directions: Read each skill, ability, or talent listed in the left-hand column below. In the middle column, mark an X if you have this skill, ability, or talent. In the right-hand column, mark an X if you think you are especially good at, or really like to use, this skill or talent. Then move on to the tasks that follow.

HUMAN CAPITAL SURVEY		
Skills, Ability, or Talent	I have this skill, ability, or talent.	I am good at this skill or talent and really like to use it.
I can read.		
I can read maps and directions.		
I can do math operations.		
I can work on a computer.		
I can draw pictures.		
I can read music and figure out tunes.		
I can sing.		
I can play an instrument.		
I am able to figure out how machines work.		
I can do experiments.		
I can take care of animals.		
I can play games that require strategy and thinking to win, like chess or checkers.		
I can play games that require physical skills, like baseball, soccer, or basketball.		
I work well in groups with other people.		
I can write stories or poems.		
I am comfortable speaking in front of a group.		

You probably have some other skills, talents, or abilities that are not listed on the survey. List those other skills, talents, or abilities below.

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Look back at the survey. Select two skills, talents, or abilities that you have or do not have. Write several sentences to explain how you could improve these skills.

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Where could you use your human capital? Think of at least two occupations in which you could be successful, using your talents, abilities, and skills. List these occupations below.

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**ENTREPRENEURS IN MY COMMUNITY**

Entrepreneurs are individuals who recognize an opportunity to provide a good or service that consumers are willing and able to buy. An entrepreneur gathers the resources needed to produce and sell that good or service in a community, state, or region. Some examples of entrepreneurs include the person who operates a hair salon, the owner of a coffee shop that sells bagels and ice cream, or the owner/operator of a lawn care and garden maintenance service. It would also include the inventors and owners of factories that produce such things as clothing, machinery, or electronics.

Help your child recognize entrepreneurs in your community by using the Yellow Pages or by taking a walk, bus ride, or drive in the community. List below the information that you and your child find.

<b>Business Name</b>	<b>Entrepreneur's Name</b>	<b>Goods or Services Provided</b>
1.		
2.		
3.		
4.		

# WANTING

&

# SCARCITY

Why do I want all this stuff?  
Why can't I have it all?

*( Think like an economist, Dear Child,  
and you will understand! )*