

FOR IMMEDIATE RELEASE:
September 8, 2005

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HOW A LITTLE BOX CAN MAKE A BIG DIFFERENCE

SEATTLE, WA — During this time of our country's great need, remember to use your Share box generously. What is the Share box? It's part of the Moonjar Moneybox which teaches young children how to Save, Spend and Share. Created by Moonjar, a company committed to helping parents (and credit unions, schools and community organizations) teach the important life skill of money management, this box is making a difference in people's lives. Children are seeing the important role they can play daily in aiding others' needs, especially those that become so obvious in times of crisis.

"We have to teach our children to understand the importance of creating financial safety nets." says Moonjar's founder Eulalie Scanduzzi. "The power of family discussion about money centered on saving, spending and sharing will allow for a generation of financially literate youth who know they can make a difference – in their own lives and in the lives of others."

Put this important conversation on the table by talking about:

- **SAVING:** A recent quote from the Katrina disaster read "We were just lucky we had money in savings." Moonjar helps families know that having money in savings is not about luck, but about learning to make active daily choices about money – whether you're 5 or 50. And at a time when our U.S savings rate has just fallen below zero, lower even than the depression era, its tools like the Moonjar Moneybox that prepare people for the future.
- **SPENDING:** Money can represent the power to purchase or to give. Discussing the difference between wants and needs with your children and working with them to set goals will help in overcoming the desire for "instant gratification" and create wise spenders.
- **SHARING:** It seems everyday we are hit with a genuine need. Help your children identify the causes that are important to them. As requests for money come into the home, put them aside and then gather as a family and let the child decide who or what they'd like to share with. One child may want to give to disaster relief while another wants to share with a local animal shelter. Allowing them to choose will encourage a life of giving.

Moonjar believes that children can accomplish anything they want if they can be in control of their own destiny. So when the world around them happens to spin out of control, they know they have solid ground to stand on.

Founded in 2001, Moonjar LLC is a Seattle-based company that supports youth financial literacy around the globe. Winner of the Global Learning Initiative Award and the National Parenting Center Seal of Approval, Moonjar creates products that are the teaching tools helping families gain financial literacy life skills. Wells Fargo, Microsoft Money and Save the Children are among the list of organizations Moonjar works with. To learn more about Moonjar, visit www.moonjar.com and in the Tips and Tools section, read about the resources and other organizations to help you Save, Spend and Share.