A financial education comic book created by youth for youth in New York City

Made possible by a grant from

Hosted by Teachers College, Columbia University
Produced in partnership with The After-School Corporation
Printed and distributed by Dark Horse Comics
The student comic books in *The Art of Money* were selected by a distinguished panel of experts who evaluated the comic books in the areas of financial education, literacy development, artistic development, and creativity.

**Financial Education:** Adam Rabiner, Director of Financial Education Programs at the New York State Banking Department

**Literacy Development:** Dr. Renee Cherow-O’Leary, Assistant Professor of English Education at Teachers College, Columbia University

**Artistic Development and Creativity:** Dr. Barbara Salander, Professor and Thesis Director at the School of Visual Arts
Welcome to a special comic book created by youth for youth. Through a grant from the New York State Banking Department, children in after-school programs across New York City came together to relay the importance of saving money and staying out of debt. This collection of art and writing represents the hard work, critical thinking, and financial awareness of the many children who participated. View samples from all the comic books at www.ComicBookProject.org. See page 33 to learn about the process.

The Comic Book Project is an arts-based literacy and learning initiative hosted by Teachers College, Columbia University. The Project encourages children to make a connection between what they write and what they draw, and it puts children in the role of creators, rather than merely receivers of information. Children write and draw about their personal experiences, interests, and environments, thereby engaging them in the learning process and motivating them to succeed in school, after school, and in life. For more information about The Comic Book Project, please contact:

Teachers College, Columbia University
Dr. Michael Bitz, Ed.D, Project Founder and Director
525 West 120th Street - Box 139
New York, NY 10027

www.ComicBookProject.org
mbeb53@columbia.edu
(212) 330-7444

“The Art of Money” was made possible by a grant from the New York State Banking Department. The mission of the Banking Department is to allow the financial industry to expand and prosper through judicious regulation and vigilant supervision, to educate and protect consumers while promoting economic growth, and to ensure that the financial system is safe and accessible to all. For more information:

New York State Banking Department
One State Street
New York, NY 10004-1417

www.banking.state.ny.us
1-877-BANK-NYS

This project was produced in association with The After-School Corporation (TASC). TASC is a nonprofit organization established by the Open Society Institute in 1998 to enhance the quality, availability, and sustainability of after-school programs in New York City and beyond. For more information about TASC, please contact:

The After-School Corporation
925 Ninth Avenue
New York, NY 10019

www.tascorp.org
(212) 547-6950

This comic book was printed and distributed by Dark Horse Comics. For more information, please contact:

Dark Horse Comics
Jennifer Crotteau, Special Projects Coordinator
10956 SE Main Street
Milwaukie, OR 97222

www.darkhorse.com
jenc@darkhorse.com
(503) 905-2367
CREDIT CARDS CAN RUIN A PERSON’S LIFE - SEE HOW THIS HEROINE FIGHTS BACK!
I Remember when things were easy.

You didn't pay much attention to the things you do. So much fun. So care free.

As soon as I got my credit cards
Things got complicated !!!!

BUY! BUY! BUY! BUY! BUY!
SPEND! SPEND! SPEND!
BUY! BUY! BUY!

I'm ALL MINE!!
I want it!

Go ahead
Buy it!

Yes!

I got caught up with all the spending that I ignored the warning signs......

THE WORLD IS MINE!
Those who I thought were my friends were the cause of my downfall.

Time to go, Lola.

No!

Then it happened.
I fell into the deepest Abyss I could imagine.

All I heard was their sinister laughter.

Within my despair I felt that hope was gone.

Don't be afraid, All is not lost.

A voice spoke out....
I can help you if you are willing to listen and try.

Are you ready?

With patience...

... focus

Apply today get a free gift!

No thanks! Don't need one!

and determination.
To my surprise!

A HA! Thought you could escape us 'did' you! No matter how hard you try you cannot escape us!

No, you can't control me!

I decide how I handle my money!!
Oh yeah! We'll see about that!

Get Her!!!

Oh yeah!

Bring it on!
"I'm not out of the woods, so to say. But I'm doing better. I'm more focused, responsible with my money and most of all a lot wiser. My experience with this matter has taught me a lot and because of that I'm able to stay on track and do the right thing."

Story: Sulma Caseres
Layouts, Art, Work-n-coloring
By: Francisco Brown, Raymond Castillo, Christopher Luna, and Daniel Morcillo
Finishes by Erik Flores
by NAME (Xth grade)

SCHOOL

BY

DEQUAN BURGOS (6TH GRADE)
IS 143 / ALIANZA DOMINICANA
MANHATTAN

AS THIS CHARACTER LEARNS, THERE IS A BIG DIFFERENCE BETWEEN SPENDING MONEY ON WHAT YOU WANT AND WHAT YOU NEED.
Today is Pay-Day and John is picking up his check.

John goes to the bank and is thinking of buying a PSP.
Hi, do you want to open a bank account? In case you need money one day, you can take it out.

As he gets in to the bank, the banker asked him if he wanted to open an account.

Savvas is a loser, I just give me my money.

John goes home.
John goes to sleep and starts dreaming.

His dream becomes a nightmare.

John goes to work and gets fired.
John sees an eviction notice on his door.

**Eviction Notice**

*Tenant Must be out by today!! or else*

John went to call his parents and got no answer. As a result, John is broke.
It has been 2 days and John is getting dirty and is forced to live in a box.

Oh my god! It was just a dream. I’m going to the bank.

The next day John went to the bank.

BANK
Alanza

Next

Hi, do you need help?
Closed

Yes, I do!

John opened a bank account and started saving his money.
Spend

Money

Wisely

BY
CHING SHIANG HUANG, MIQUINN JIA, CHING FANG HUANG, BALJEET KAUR, NINA ZOU (5TH GRADE)
PS 120Q / FLUSHING YMCA
QUEENS

SAVING MONEY IS IMPORTANT TO HELP IN AN EMERGENCY SITUATION, EVEN IF YOU WIN THE LOTTERY!
There was an old man who was too named Mr. Peter.

He was walking down the street.

He found a lottery ticket in the snow.

Shrieked aloud!

Victory!
The next day he brought the lottery ticket to the shop.

He left the shop and started walking. While he was walking, he thought to himself if he would win or not.

Would I win?

Yum!
The next week later, Mr. Peter went back to the shop to see if he had won.

He went in the shop and asked the man at the counter, who won the lotto?

"You didn’t," said the man.

Mr. Peter was disappointed.

He jumped up and down throwing money everywhere.
He couldn't wait to spend all his money.

Thought...what should I buy?

He bought a lot of things:
- Potato Chip
- Crew
- Chia
- Macy
- Pens
- UNTIL...
He got sick.

Louis (Mr. Peter's best friend) came over to visit Mr. Peter. But no one came to open the door. Louis rang again and again.

All of a sudden......

CRASH!

Mr. Peter threw the key to the house out of the window.

Louis wondered why Mr. Peter threw the key.
Woo Woo

AMBulance

Costs taught Peter a lesson about spending money wisely.

Ok, thanks. Sure. I already have money to pay for that.

I hope some come my way.

The End
BY

JOSHUA MARTINEZ, DJ MAT,
OSAZE WILSON, LAUREN ORSINI (3RD-4TH GRADE)
BEGINNING WITH CHILDREN CHARTER SCHOOL / TASC
BROOKLYN

DON’T BORROW MONEY IF YOU CAN’T PAY IT BACK.
This morning:

Let’s go to school.

The Elementary school

OK

I'm the crazy man
Buy me Candy

Who are you?

Can I have some money?

Sure

Okay
Where's all my money I gave you?
I spent your money on chocolate.

Have you seen candy man?
He's in the hallway.

Hey candy man.
Down here.

Jason asked for some more so I gave him some money to him.
Remember Never waste money you borrowed.
GREAT WORK!!
COMIC BOOK PANELS FROM NEW YORK CITY CHILDREN

SHARON ALVAREZ (4th grade)
PS 192 & PS 325 / NEW YORK CITY MISSION SOCIETY
MANHATTAN

SAMANTHA SMITH (3rd grade)
PS-MS 3 / GOOD SHEPHERD SERVICES
BRONX

AYMAN ELHADDAD,
JUSTIN ARCE (4th grade)
PS 102 / HEARTSHARE
BROOKLYN

MICHELLE CHAN, KIUNG YIN TANG, KERIN KUANG,
MAGGIE HUANG, JOYCE CHEN (4th grade)
PS 205 / YMCA - PROSPECT PARK
BROOKLYN

Samantha Smith (3rd grade)
PS-MS 3 / Good Shepherd Services
Bronx

Sharon Alvarez (4th grade)
PS 192 & PS 325 / New York City Mission Society
Manhattan
JENSEN CHEONG (7th grade)
Is 73 / Maspeth Town Hall
Queens

BRENDA ARBOYDO (5th grade)
PS 99q / Queens Child Guidance Center
Queens

MYASIA SMALLS, BRIANA FORBES (4th grade)
PS 55 / SCAN
Bronx

TASHANNE DISTIN, TYNKON RICHARDSON, KHALID MARTIN (5th grade)
PS 92 / CAMBA
Brooklyn

JENNYFER GARCIA, CHRISMERY ARIAS, JAHIL ROBINSON, JADELYN MARTINEZ (3rd grade)
PS 130 / Citizens Advice Bureau
Bronx

RYAN SAMDERS (6th grade)
Queens Public Library - Queens Village
Queens

MAYA BRYANT (5th grade)
PS 22 / ALC
Queens

DUANE AHL (9th grade)
Queens Public Library - South Ozone Park
Queens

VIVIAN MANDAS (4th grade)
Michael J. Petrides School / Pal-Tasc
Staten Island

Meanwhile scan went buying every thing that was his edge.

JENSEN CHEONG (7th grade)
Is 73 / Maspeth Town Hall
Queens

RYAN SAMDERS (6th grade)
Queens Public Library - Queens Village
Queens

MYASIA SMALLS, BRIANA FORBES (4th grade)
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**THE PROCESS**

**Step 1: Instructor Training**
The after-school instructors attended a training workshop about The Comic Book Project.

**Step 2: Introductory Activities**
Students used the *Activity Booklet* to learn how to write and design a comic book, and begin their research on the theme of financial education.

**Step 3: Writing the Manuscript**
Students used the *Manuscript Starter* to plan, draft, and sketch their comic books.

**Step 4: Creating the Comic Books**
Students used the *Comic Book Canvas* to write, draw, and produce their comic books.

**Step 5: Displaying the Comic Books**
Every student who finished a comic book is featured on the website art gallery at [www.ComicBookProject.org](http://www.ComicBookProject.org). A panel of experts selected comic books from each after-school program to appear in this publication. Also, a public exhibition of the children’s work was put on display at Teachers College, Columbia University and local community outlets.