MONEY MATTERS



Financial Lessons For Kids And Teachers Online

(NAPSA)—A growing number of parents and educators are finding that investing in financial education for children can pay dividends when children become adults.

Many believe that early exposure to money management is the key to fiscal responsibility later in life. That belief has motivated a number of schools to create financial education programs for students.

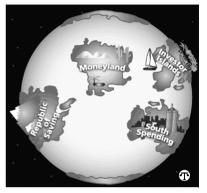
To support this trend, ING DIRECT, the nation's largest direct bank, has created a Web site to serve as a resource for students, as well as teachers and parents.

The site, Planet Orange, features young people in dynamic, real-life money situations that also offer teachers and parents a chance to discuss financial issues.

Visitors to the site choose one of two animated kids, Cedric or Amy, to serve as a guide while they visit the four continents on Planet Orange: Republic of Saving, Investor Islands, Moneyland and South Spending.

Familiar financial situations are introduced on each continent—such as how money disappears without budgeting or how compound interest works—to teach lessons about money management in a manner that kids will understand and find interesting. The site emphasizes the importance of saving, budgeting and the concept of planning ahead.

Planet Orange allows kids to visit all the continents at once or just one at a time, in whatever order the child chooses. It also provides kids with a virtual Personal Digital Assistant (PDA) that contains a dictionary of financial terms, fun facts about



Experts say exposing children to money management issues early in life is a key to fiscal responsibility later on.

money and other topics and a calculator that can be used to solve different problems.

For teachers, the site's resource center provides more than 20 downloadable lesson plans, a teacher's tutorial and links to other resources.

Arkadi Kuhlmann, CEO of ING DIRECT, said, "By creating the Planet Orange Teacher's Resource Center, we are delivering quality content free of charge to make it easier for schools to empower children with financial knowledge."

The site recently earned multiple W3 Awards from the International Academy of the Visual Arts. Planet Orange was selected as a Gold Winner in the Family/Parenting category and as a Silver Winner in the Education category.

In 2002 it was recognized as a USA TODAY Education "Best Bet" and Forbes.com "Best of the Web."

To learn more, visit www. orangekids.com.