

THE ETOBICOKE GUARDIAN

Adding it all up to make a change

BY CYNTHIA REASON

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An Etobicoke woman has set out to change the meaning of 'pocket change' forever.

Three years ago, when Bobbi Lawrence learned that she was to become a grandmother to twins, she began to wonder what she could do to make a positive and permanent difference in the lives of Canadian children.

After months of brainstorming, a radio news broadcast served as her inspiration: "They were talking about Canadian youth leaving university and college with insurmountable debt, and an idea hit home," she said. Shortly thereafter, Lawrence came up with a business plan to create learning tools for children, to teach them the value of a dollar. From there, Pocket Change Inc. was born.

"I want children to be able to realize their dreams without a cloud of debt looming over their heads," said Lawrence, the company's president and owner, noting that she thinks children should be able to pay for their own education.

"Kids today have a lot of money, but don't seem to feel very smart. They go out and waste the money they have on junk food and dollar store toys. But with my Complete Character Building Learning Program, they'll realize just what smart little people they are, and maybe start to save for the future."

Lawrence's program consist of several tools. The Pocket Change Organizer (or P-CO - pronounced 'peeko' - Pal for children) itself, is a Canadian-made, seven-inch by seven-inch square box with four money slots on top. Each section, Lawrence said, has been strategically named to coincide with the principles of the Pocket Change Organizer: one slot each for spending money (Just For Me), savings (My Bank Account), gifts (For Family and Friends) and charity (Sharing With Others).

"This way children can take their own money out of the organizer, put some of it away for college, buy something for themselves, buy mom or dad a gift, buy a non-perishable food item for charity, and feel great about themselves," she said.

To accompany the organizer, Lawrence includes a 15-page principles book to allow both children and parents alike to use the P-CO Pal effectively, a budgeting record book so children can record their deposits and withdrawals and take ownership of their spending and saving habits, and a 12-chapter workbook teaching kids the monetary value of each denomination of coins.

"Each individual should have their own learning tools and this product will help increase the decision-making and math skills of children," Lawrence said. "Whether or not they like math, all kids will enjoy counting money that is all their own."

For more information or to make an order, go to www.pocketchangecanada.com or call 416-977-9994.