



Money Management Adventures: A Guide for Parents of Budding Financiers (Kindergarten - 4th Grade)

Welcome, parents! It's never too early to start teaching your children about the wonderful world of money. These early years, from kindergarten through fourth grade, are a fantastic time to lay the foundation for sound financial habits that will benefit them for a lifetime. Forget boring lectures; we're diving into fun, engaging activities that will make learning about money an exciting adventure!

Understanding the Basics (Kindergarten - 1st Grade):

- **The Coin Game:**
 - **The Idea:** Use real coins to teach your child to identify each coin and its value.
 - **How To:** Gather a pile of pennies, nickels, dimes, and quarters. Ask your child to sort them into groups. Then, explain the value of each coin ("This is a penny, and it's worth 1 cent"). Make it a game by asking them to find specific coins ("Can you find me two nickels?").
- **The Earning Chart:**
 - **The Idea:** Introduce the concept of earning money through simple chores.
 - **How To:** Create a visual chart with age-appropriate tasks (e.g., tidying toys, setting the table). Assign a small monetary value to each task. When your child completes a chore, they get to mark it on the chart and receive the corresponding "payment."
- **The "Needs vs. Wants" Jar:**
 - **The Idea:** Help children differentiate between essential needs and desirable wants.
 - **How To:** Decorate two jars, labeling one "Needs" and the other "Wants." When discussing potential purchases, talk about whether they are necessary for survival and well-being (needs) or simply things they desire (wants). This helps them understand prioritization.



Saving Strategies (2nd - 4th Grade):

- **The Three Piggy Banks:**

- **The Idea:** Encourage saving by dividing money into three categories: saving, spending, and donating.
- **How To:** Get three piggy banks or jars and label them "Save," "Spend," and "Share." Guide your child to allocate their money among the jars. The "Save" jar is for a long-term goal, the "Spend" jar is for immediate purchases, and the "Share" jar is for charitable giving.

- **The Savings Goal Thermometer:**

- **The Idea:** Visualize progress toward a savings goal to maintain motivation.
- **How To:** Choose a savings goal with your child (e.g., a new toy, a book). Create a thermometer chart and mark the total cost of the item at the top. As your child saves money, color in the thermometer to track their progress.

- **The "No Spend" Challenge:**

- **The Idea:** Introduce the concept of delayed gratification and mindful spending.
- **How To:** Designate a "no spend" day or week where your child consciously avoids unnecessary purchases. Brainstorm free activities they can enjoy during this time, such as playing games, reading, or exploring nature.

Set your child up for financial success by opening an account at Aeroquip Credit Union! We offer a range of services tailored to young members, starting with a \$20 deposit to kickstart their savings journey. Aeroquip Credit Union provides ongoing support for your child's financial education, from access to expert financial advice to yearly scholarship opportunities that can ease the burden of higher education costs. As they mature, we offer student Visa credit cards designed to help them build credit responsibly, ensuring they're well-prepared for a bright financial future.

Word Search

U R Q S A K J J T J
X D C U D M O N E Y
L N V L A O U C Z D
S I H C K R L N W K
A C P P G C T L E C
V K R E B Y A E A U
E L D U N Y M S R R
P E I F L N O K H A
I F M D I G Y C D W
U V E M S P E N D E

Quarter

Nickle

Dollar

Cash

Penny

Spend

Money

Save

Dime



