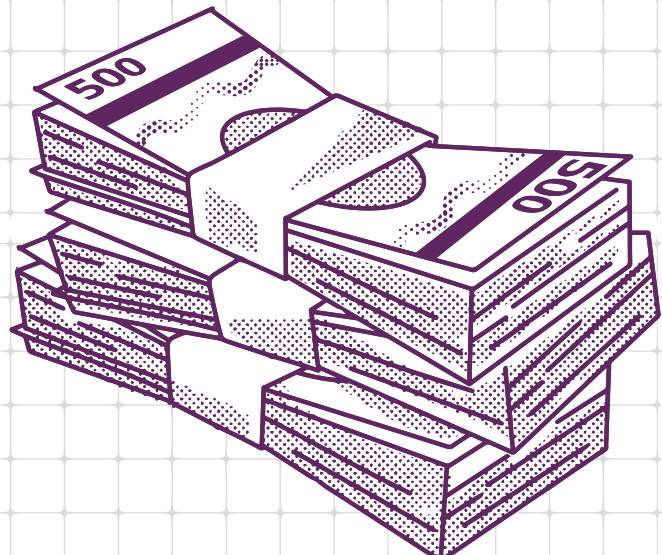


My Savings

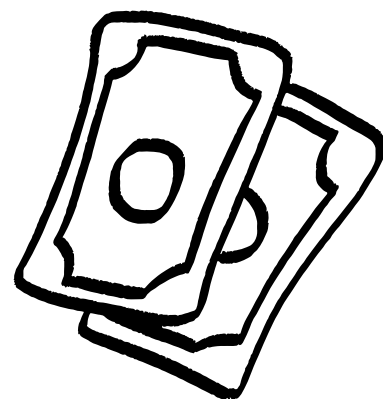




START A CHAT!

These questions will get kids thinking about financial concepts while also encouraging meaningful discussions between parents and children. You can follow up these questions with fun activities that reinforce the lessons learned.

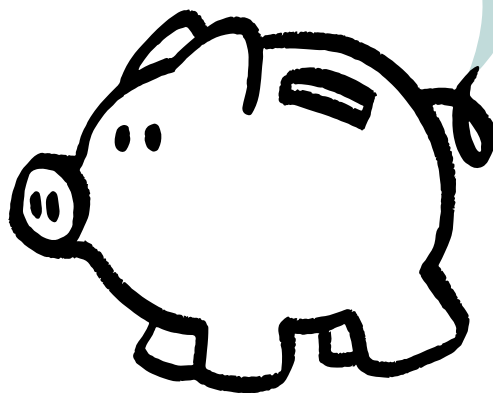
What is the difference between something you **want** and something you **need**? Can you think of an example of each?



What would you like to save money for?

- Is it a toy, a game, or a special experience, like a trip or an event?

How do you think you could earn money? Could you do chores, help around the house, or start a mini business?





START A CHAT!

Why is it important to save money instead of spending it all right away? What happens if you spend all your money today?

How do you feel when you have saved enough money to buy something you really want? What is better: saving for something big or buying small things all the time?



What do you think adults spend money on? Can you name some things Mommy and Daddy have to pay for every month?



FAQ

START A CHAT!



If you had \$10, would you spend it all or save some?

- How much would you save, and what would you spend the rest on?

How does saving money help you in the future?

- Do you think saving now can help you buy bigger things later?



What happens if you spend money just because your friends are buying something?

- Should you always buy what your friends have?



Save, Spend, Give: A Hands-On Money Activity for Kids

Objective: Teach children how to divide their money into three simple categories: saving for the future, spending on things they want, and giving to help others. This fun and practical activity helps understand the values of financial responsibility, generosity, and goal-setting.

Step 1: **Create Your Envelopes or Jars**

- Grab three envelopes, jars, or small boxes and label them: Save, Spend, and Give. These will be where your child sorts their allowance, birthday money, or any earnings.



Step 2: **Set a Simple Rule for Each**

- Save: This is for something bigger they might want in the future (a bike, a game console, a special experience).
- Spend: This is for everyday fun, like a small toy, snacks, or something they've been eyeing for a while.
- Give: This is for donating to a charity or cause they care about. Let them choose where to give their money—whether it's to help animals, people in need, or the environment.

Step 3: **Decide on Percentages**

- Help them divide their money evenly or pick specific percentages for each jar. For example, they could save 50%, spend 30%, and give 20%. Let them have a say in how much goes into each jar based on their own priorities.



Step 4: **Let Them Choose a Charity**

- Encourage your child to think about what causes they care about and help them find a local charity or online donation option. You could even plan a visit to the charity to show the impact of their giving!

This simple and engaging activity not only teaches kids about money but also helps them develop values of saving for the future, enjoying their money responsibly, and giving back to others.



Create a Vision Board: Dream Big and Save for the Future

Objective: Help children visualize their savings goals by creating a vision board. By cutting out pictures of things they want to save for, they'll stay motivated to work towards their dreams.

Step 1: **Gather Materials**

- Grab some magazines, old brochures, or print out images of things your child would like to save for. This could include toys, experiences, trips, or even places they want to visit.



Step 2: **Build the Vision Board**

- On a large poster or bulletin board, have them arrange the pictures into categories like "Fun Things to Buy", "Places I Want to Visit", or "Future Goals". Let them get creative with stickers, glitter, or colorful markers!

Step 3: **Set it Up Somewhere Visible**

- Hang the vision board in their room or another place they'll see every day. Encourage them to look at it regularly to stay focused on saving for those fun items and experiences.

Step 4: **Revisit and Adjust**

- Check in with your child from time to time to see how their savings are going and update the board as needed. Did they save enough for one goal? Time to replace that picture with a new one!



Paint the Piggy Bank: Get Creative While Learning to Save!

Objective: Help your child personalize their savings piggy bank by painting it. This makes saving more fun and personal, while reinforcing the habit of putting money aside.

Step 1: **Find or Purchase a Piggy Bank:**

- You can either buy a plain ceramic or plastic piggy bank, or use a jar, container, or any fun shape that can be painted.

Step 2: **Gather Paints and Brushes:**

- Set up a painting station with non-toxic acrylic paints, brushes, and any fun decorations like glitter, stickers, or googly eyes.



Step 3: **Personalize the Piggy Bank:**

- Let your child unleash their creativity by decorating the piggy bank however they want. They could paint it their favorite colors, add designs, or even paint their savings goals on it!

Step 4: **Talk About Saving:**

- While painting, talk with your child about the importance of saving. Ask them what they want to save for and how they plan to fill up their new piggy bank.

Step 5: **Use It Regularly:**

- Encourage your child to use their piggy bank daily. Whether it's saving allowance, birthday money, or even spare change, let them watch their savings grow over time.

This activity makes saving fun while letting kids express their creativity. It's a great hands-on way to encourage them to start managing their money!