

Financial Literacy for Kids

- SPEND -



MAKING FINANCES FUN: GAMES FOR TEACHING KIDS ABOUT MONEY

In spite of our increasing use of credit and debit cards, cash and change are still the most tangible way for kids to understand the value of money. And since they don't see us using it as often, playing games can help kids of all ages learn about what those dollar bills and coins mean. Check out these activities and games to find some fun ways to help your kiddos learn about money.

FOR TODDLERS AND PRESCHOOLERS

- Identify and count different types of currency.
- Make money magnets for your fridge.
- Have your child "pay you" with a quarter when you get them a snack out of the fridge.
- Sort money by color and size.

FOR ELEMENTARY-AGE

- Set up your own grocery store. Help your child assign values to the items and then use pretend money to purchase and pay for the objects in their store.
- Use flash cards to talk about the different components of money.
- Play a board game like Buy it Right.
- Try out a virtual piggy bank. Created by Visa®, Peter Pig's Money Counter (on the App Store or Google Play store) is a free app that lets kids help Peter Pig count and sort coins.

FOR MIDDLE AND HIGH SCHOOL STUDENTS

- Try a board game like Monopoly, Pay Day, or our suggestion Act Your Wage.
- Tap into apps for budgeting for real-life scenarios.
- Dive into online resources like Chair the Fed and The Stock Market Game.

Read the full article with clickable links on the Verve blog at: <https://verveacu.com/2020/10/06/making-finances-fun-games-for-teaching-kids-about-money/>



Financial Literacy for Kids



- SPEND -



HOLIDAY GIFT LIST

This year is the perfect opportunity to re-think our gift-giving habits. Start by making a list (and checking it twice), and then take time to think through what you know about that family member or friend. Consider planning a video chat and follow it up with a homemade note or holiday card. It will save you a few dollars and will likely mean more than a gift. How about making home-made gifts, like the ornaments in the Verve Educational Fun kits. Use this gift tracker to plan ahead for a financially-friendly holiday season.

WHO

GIFT IDEA

COST

WHO	GIFT IDEA	COST
Mom	Handmade Card & Ornament	Free

Do you have enough change to buy each of these presents? Count the coins to see!

\$0.28

\$0.55

\$0.16

Financial Literacy for Kids

- SAVE -



CHALLENGE YOUR FAMILY TO A SAVING CONTEST THIS HOLIDAY SEASON

START WITH A TEAM HUDDLE.

Before creating your family saving challenge, it's important for all family members to understand why you're embarking on this journey together and what it will take to be successful.

- Consider it a reset.
- Saving for upcoming expenses.
- Plan ahead.
- Know your spending habits.
- Track success and regroup often.

LET THE GAMES BEGIN!

Nothing motivates a family quite like a friendly competition. Whether your victors receive a prize or bragging rights, creating a contest is a great way to encourage your family to save. Here are a few ideas to get the family in saving mode.

- A month without spending.
- Empty the kitchen.
- Grocery shopping challenge.
- The utility bill challenge.

Take this opportunity to educate your whole family on the importance of saving and spending responsibly. These are just a few ideas to try; think about your family and how/why you spend and make a plan that fits your habits.

Read the article about summer saving on the Verve blog at: <https://verveacu.com/2020/07/07/challenge-your-family-to-a-saving-contest-this-summer/>



Financial Literacy for Kids



- SAVE -



DESIGN YOUR OWN COIN

Talk to your little ones about the characteristics of money when doing this activity. Think about what you normally find on money and talk about creative ways they would design money.

Things to include in your money:

1. A name for your coin.
2. Year it was established.
(Example: 1997)
3. Its worth. (Example: \$.25)
4. A picture.



QUARTER

Value: 25 cents

Color: Silver

Size: Biggest

Picture:

George Washington



DIME

Value: 10 cents

Color: Silver

Size: Smallest

Picture:

Franklin Roosevelt



PENNY

Value: 1 cent

Color: Copper

Size: Medium

Picture: Abraham Lincoln



NICKEL

Value: 5 cents

Color: Silver

Size: Medium

Picture: Thomas Jefferson



Read the original article about summer saving contests (and make your own holiday savings contest) on the Verve blog at: <https://verveacu.com/2020/07/07/challenge-your-family-to-a-saving-contest-this-summer/>



Financial Literacy for Kids

- SHARE -



TIPS FOR TEACHING KIDS ABOUT CHARITY

It's never too early to teach your children the value of empathy, volunteering, and charitable giving of one's resources. Teaching kids about charitable giving and empathy is rewarding for the whole family. Below are four tips to get you started in your lessons.

1. INTRODUCE EMPATHY AT A YOUNG AGE

Very young children often don't realize that other people have feelings, ideas, and emotions of their own. You can help children along in the following ways:

- Talk about how others feel
- Suggest how to help others
- Read stories about feelings
- Teach self-awareness by using "I" statements

2. SET A GOOD EXAMPLE

It's important for parents to create a family environment where giving is natural and encouraged.

- Dropping money into charity boxes.
- Pick out canned foods for a food drive.
- Participate in a walk for a cause you care about.
- Write cards to the elderly.

3. EXPLORE ALL THE DIFFERENT WAYS TO GIVE

There are over 1.5 million non-profit organizations in the U.S. alone, each of which rely on different levels of time, talents, and money. Research with your children and talk about the importance of each of these different

- Set up a charity box in the home for loose change and toys clothes they've outgrown
- It's also a good idea to teach your little ones that donating time is often just as powerful as donating money and things.

4. INVOLVE CHILDREN IN VOLUNTEER AND CHARITABLE ACTIVITIES

It's easier for younger children to understand more direct and concrete examples of charitable giving. They know they love their favorite toys, so you can explain to them that not everyone is fortunate to have toys to play with. Set up a charity box in the home for loose change and toys clothes they've outgrown. Making philanthropic donations a regular activity around the house will reinforce charitable values in your children's lives.

Read the original article written by Madison Dupaix on The Balance financial blog:
<https://www.thebalance.com/how-to-teach-kids-about-charity-2085333>



Financial Literacy for Kids

- SHARE -



MAKE A DIFFERENCE THIS HOLIDAY SEASON

The holiday season is the perfect time of year to be generous and think of others needs first. Ask your child to cut out the special "Kettle Cash" below (or help them if they are still mastering scissor skills) and talk to them about the many ways to "share" their time, talents, and money during the holiday season. For every "Kettle Cash" turned in to any of the **Fond du Lac** Salvation Army Red Kettles, Verve will donate it's real value to the Salvation Army's campaign. Let's all do our part to lift each other up and help each other out this holiday season!



\$1.00

Kettle Cash

\$1.00

Make a list of non-profit organizations in your community and think about ways you can help them this holiday season!

ORGANIZATION	WAYS I CAN HELP	TIME/TALENT/MONEY
The Children's Museum	Tell someone about kit pickup	Time