



Helping Hands for Families

Kids and Money

The goal of financial education for preschool-aged children is to help them become comfortable with making spending decisions, such as *comparing choices* or *giving up one thing for another*. These concepts are core for making financial choices later in life. Early financial education has benefits!

- Starting money conversations early allows kids to learn and practice money decision-making skills.
- Setting a savings goal helps kids think into the future.
- Providing kids money information and knowledge early, creates more confident and engaged adult consumers.

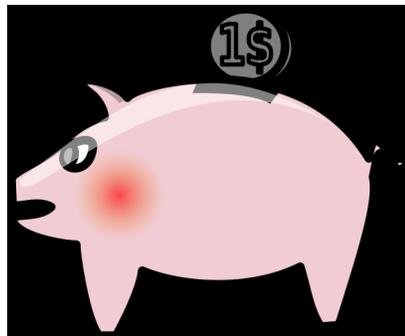


Money Tips That Make \$ense

- \$ Be aware of your money habits . . . kids watch what we do!
- \$ Give kids a piggy bank or open a bank account.
- \$ Allow kids to buy small items, if they have money of their own.
- \$ Read children's books with main characters who save or spend money responsibly.
- \$ Create daily conversations about money; for example, explain where cash comes from at the ATM.
- \$ Discuss how "needs" and "wants" make a difference in what your family buys.
- \$ Have fun practicing counting, adding, and subtracting.
- \$ Help children set small money goals such as saving for a new book, toy, gift for grandpa, or special shoes.

What Can Young Children Learn?

The habits children learn when they are young are the basis for their future behavior. You can help your young children can learn the following concepts, and that will help them begin to form positive money habits (see other side).



Marquette County
Family Connections
Coalition

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Marquette County Health
Department
608-297-3135

Marquette Early Learning
Center & Head Start
608-296-2141 x 2114

Marquette County
UW-Extension
608-297-3141

Family Health WIC
1-920-787-5514

Marquette County
Human Services
608-297-3124

Childcaring, Inc.
1-800-628-8534

Marquette County
Economic Support
608-297-3124

WorkSmart Employment
& Training Services
608-355-4806

Westfield School District
Family/School Liaison
& Guidance Program
608-296-2141

Montello School District
608-297-7617

Marquette County Action
Network, Inc.
608-296-2012

Mission

The Marquette County Family Connections Coalition (FCC) mission is to link families with community agencies through communication and collaboration.

1, 2, 3, 4 — Coins can be a fun tool to use to help children learn concepts related to numbers like counting, addition or subtraction. Help children build their knowledge by asking them to separate the types of coins and then count how many coins are in each pile. For instance, you could say, "The brown coins are pennies. How many pennies are in this pile?"



Planning — Help children set a goal to save money for a small purchase. When kids then see something else they want, talk about how buying "it" now will get in the way of their goal. A child's ability to control their behaviors will be helpful when making choices throughout life.



Markets — Young children are learning how goods and services are exchanged in our society. They often do not understand why we need to pay for items in a store or exactly how this system works. Children begin by understanding how one item can be traded for another of similar value.

Check out more great parenting tips at:
fyi.uwex.edu/parentingthepreschooler/



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Frosty Fruit Cones

Ingredients

- 1 cup fresh, sliced strawberries (about 5 whole), or other fruit
- 1/4 cup sugar
- 1 & 1/2 cups (12 ounces) plain or strawberry nonfat yogurt, or other flavors
- 4 ice cream cones

Directions

Remember to wash your hands!

1. Place strawberries, sugar and yogurt in a blender (or mash with a fork). Cover and blend until smooth (or stir well).
2. Pour mixture into a shallow container with lid and freeze for at least 12 hours.
3. Scoop the frozen mixture into ice cream cones and serve.

Safety Tip: Remove leaves and stems on strawberries and wash under cool running water before eating. Adult supervision is important for young children using kitchen appliances such as blenders and mixers.

Source: <http://www.kidsacookin.org>



Your local library is an amazing place — something for young people all summer long! Walk in or go online and check out the possibilities, or call and see what's up!!

Marquette County John Muir Nature and History Tour

Spend an hour or a week exploring 22 sites in Marquette County—the boyhood home of our "Father of National Parks" John Muir. Family friendly, fun and inspirational. Maps, activity sheets and more. Check out this website for how to get started:

<http://muirboyhoodhome.toursphere.com>