

News Notes to Parents

December 2022

Teaching Young Children About Money

Children often see adults exchange coins and bills when they buy things. As children grow and start to make choices, they learn that people, things, and money have value. These concepts form the foundation for understanding the importance of spending, sharing, and saving. These life skills can be taught as soon as children can count, along with the difference between a “want” and a “need.”

The topic of money may not become up in conversation naturally, so make an effort to bring it up. Preschoolers watch as we drive through at the bank, make decisions at the store, and pay at the register. Seize the moment to talk about what you’re doing.

Here are a 3 ways to **start a conversation about money**:

1. If you found \$100, what would you do with it?
2. What are two inexpensive things our family can do for fun?
3. If you could start your own business, what would you like to do?

How can you help your child(ren) make **solid consumer decisions**? Kids are at risk of believing commercials and ads and may not have the ability to make sound decisions without a parent’s guidance. Consumer decisions may be small, like picking a breakfast cereal; or large, like choosing a career. Consumers, beginning at a young age, need to become aware of outside influences.

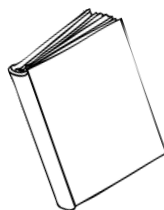
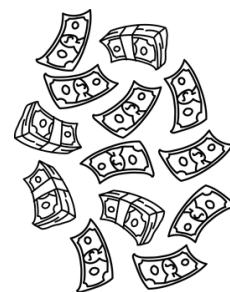
1. Teach your child to think before buying.
2. Preschoolers will respond to ads even though they can’t understand how they work.
3. Guide them in learning to make decisions based on facts.

It is important to focus on **needs verses wants**. The sooner children learn this lesson, the better. Needs are things that are critical to survival, such as food, shelter, and clothing.

Wants are not necessary for health or safety. A solid spending plan covers the family’s needs before putting money toward things family members want.

Fun money activities to educate children:

1. Go Shopping! Set up a pretend grocery store where children can shop, with play food, empty food containers with prices, play money, and toy cash register. Children can shop for healthy breakfast or lunch items.
2. Fill a jar with pennies! Challenge your child(ren) to estimate the amount and then count to check.
3. Does your child like history? Research the people whose pictures are found on paper money and coins.
4. Try reading stories about money, spending, and saving.
5. Discuss the cost and quality of name brand items versus store brand items.
6. Discuss the different choices that children have when they don’t have enough money to purchase something they wanted to buy.



Books for young children:

- *The Berenstain Bears’ Trouble with Money*, by Stan and Jan Berenstain•
- *Money Hungry Monkey*, by Paul Peters
- *One Cent, Two Cent, Old Cent, New Cent: All About Money*, by Bonnie Worth

The holidays may be the perfect time to educate your child (ren) about money. While purchasing gifts, take the opportunity to educate your child(ren) about earning, spending, and saving. Your child(ren) will continue to watch and learn from watching how you handle money and the financial decisions that you have to make.

Source: InCharge—Debt Solutions

Fun & Safe Winter Activities for Kids

No matter the time of year, playing outside is an excellent way to help a child's physical and mental development. A few benefits are; strengthening motor skills, improving overall health and muscle strength, promoting the use of their senses, encouraging independence, allowing the use of creativity and imagination, and opportunities to learn about nature. Here are a few cold weather activities to try this winter.

What freezes faster?

Put small amounts of different liquids in empty bottles or containers and place them outside. The kids can check the containers to see how long it takes for the different liquids to freeze.

Snow volcano

For this activity, you'll need:

A tall plastic cup or bottle around the same size
1/4 cup of warm water
Baking soda

1 tablespoon of dish soap
Vinegar
Food coloring (red or whatever the kids like)

Put the dish soap in the cup/bottle and then fill it halfway with baking soda. Mix in the warm water and add a few drops of food coloring. Build a small snow "volcano" around the cup/bottle and make sure that you don't cover the opening. Once it's all set, let the kids pour the vinegar in the cup/bottle and watch the volcano erupt. Keep in mind that more vinegar means even bigger eruptions.

Frozen bubbles

To make frozen bubbles, you just need bubble solution and a wand. Once you have your bubble juice of choice, take the kids outside and have them blow bubbles close to the snow instead of up in the air. Once the bubbles land on the snow, the kids can watch them freeze and examine the patterns that form on the surface.

Resource: <https://health.clevelandclinic.org/winter-activities-for-kids/>

Sweet Pea Deviled Eggs

Ingredients

12 eggs
1 can (8.5 oz.) sweet peas, drained
1 ripe avocado, peeled and pitted
1/4 c. light mayonnaise
1 1/2 tsp. sugar
1 Tbsp. plus 1 tsp. cider vinegar
2 tsp. prepared mustard
Salt and black pepper, optional



Instructions:

1. Boil eggs 10 minutes. Peel and cut in half lengthwise. Discard 6 yolks
2. Place remaining 6 egg yolks in a blender or food processor with peas, avocado, mayonnaise, sugar, vinegar and mustard. Puree until smooth. Season to taste with salt and pepper, if desired.
3. Spoon equal amounts into each of the egg white halves. Sprinkle lightly with additional pepper, if desired.

Watch the YouTube video for making Sweet Pea Deviled Eggs:
<https://youtu.be/7-E-EL04dZQ>

Source: www.healthiergeneration.org/delmonte

If you have comments or questions, contact:

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