

Family finances

activity book

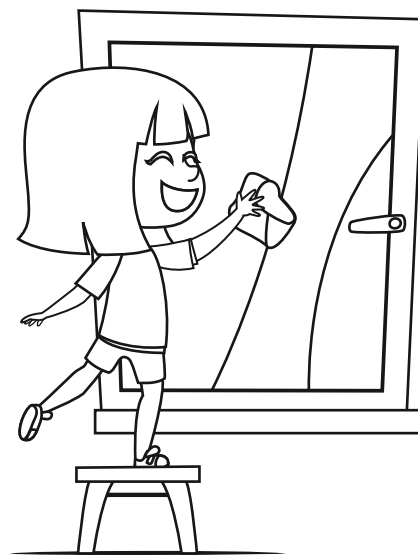


Color the helpers

Here are 3 ways that kids can earn money. Go ahead and color them in!
Think of a 4th way to earn money and draw it in the blank space.
Examples: Shoveling snow, walking the dog, mowing the lawn, etc.



Folding laundry



Spring cleaning



Raking leaves

Draw your own chore

Time to eat!

What can you buy with your lunch budget?

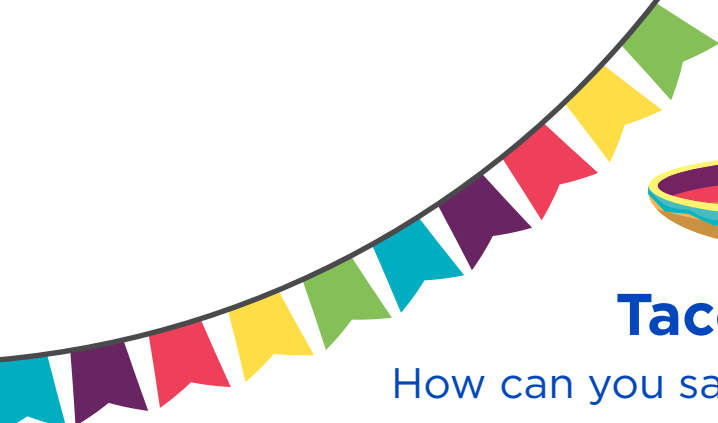
You have a budget of \$6 for your meal.

- Look at this menu and come up with 3 different meals you could buy and stay within your budget. Each meal must contain either a hamburger, a taco or a salad, plus a drink.
- Is there a meal you could buy for exactly \$6?

Food	Price	Food	Price
Hamburger	\$3.50	Orange juice	\$1.75
Taco	\$2.20	Ice cream	\$1.99
Salad	\$2.65	Big cookie	\$1.00
Lemonade	\$1.40	Fudge	\$1.45
Milk	\$1.50		



Answer key: Hamburger + Milk + Big cookie = \$6
Other possible meals under \$6: Taco + Lemonade + Ice cream = \$5.59, Salad + Orange juice + Fudge = \$5.85



Taco Tuesday

How can you save money on your meal?

Step 1: List all the ingredients you want for your tacos in Column A.

Examples: Ground beef, taco seasoning, taco shells, salsa, cheese, etc.

Step 2: One at a time, look up the ingredients on a grocery store website, or during a trip to the store with an adult. There's usually more than one choice. In Column B, write down the highest price you see. In Column C, write down the lowest price you see.

Example: Name-brand seasoning vs. store-brand seasoning

Step 3: Add up the prices in Column B and Column C.

Column A: Ingredients	Column B: Higher prices	Column C: Lower prices
	Total:	Total:

Step 4: Compare the totals for Column B and C. How much could you save if you purchased the Column C items?

Column B total	+ Column C total	= Amount saved



Be a creative saver

The whole family can help build this piggy bank!

Get creative by building a 3-chamber piggy bank using a shoebox and whatever craft supplies you have handy. The 3 chambers are labeled “Save,” “Spend” and “Give” to promote planning ahead regarding money.

Here’s what you’ll need:

- 1 shoebox, child-size or adult
- Paint, markers, stickers or other decorations
- A way to spell out words (marker or letter stickers)
- Child-safe scissors
- Cardboard scraps to create the chamber dividers
- Masking tape
- Ruler



Instructions:

1. Parents can draw 3 slots on the top of the box, and help the kids cut out the coin slots.
2. Parents can measure and cut out scraps of cardboard to create 2 dividers that will create 3 chambers within the box. Use tape to hold the dividers in place.
3. If painting the box, allow it to dry before using markers or stickers.
4. Customize it any way you like! Add your name, for example.

Close the lid and start saving!

Make a silly story

This could be a parent/kid activity or a multiple-kids activity. One person will be the writer and will keep the story hidden from the others until it's ready to read.

The writer asks the other(s) for words to fill in the blanks and writes them down. Use the category word in brackets next to the blank for direction, but the words provided can be as goofy or outrageous as you want. The sillier, the better!

When all the blanks are filled in, the writer reads the story out loud.
Hints: An adjective is a descriptive word, like "hairy" or "disgusting."
A verb is an action word, like "explode" or "stumble."



Carlos wanted a **[expensive toy]** _____ for his birthday, and his parents thought it was a good time for a lesson about earning money. "OK," his mom said, "We'll buy you one if you contribute **[number]** _____ dollars toward it. You can earn the money by **[verb that ends in -ing]** _____ and **[verb that ends in -ing]** _____."

Over the next two months, Carlos' parents gave him a lot of **[adjective]** _____ chores, like **[verb that ends in -ing]** _____ the laundry and **[verb that ends in -ing]** _____ his Grandma's car. He was paid **[number]** _____ **[an object]** _____ s per chore. Soon, he started coming up with his own ideas for chores, rather than waiting for his **[distant relative]** _____ to tell him what to do. He helped **[verb]** _____ dinner one night. He swept the floor in his dad's **[indoor location]** _____. By now, his piggy bank was nearly **[adjective]** _____.

Carlos' parents were very **[adjective]** _____ with their **[adjective]** _____ son. When his birthday came along, they bought him a **[same toy from blank #1]** _____, with Carlos contributing **[number]** _____ dollars. His grandmother baked him a delicious **[object]** _____. And Carlos was already thinking about what **[object]** _____ he'd like to earn next.

Needs or wants?

Needs are things that are necessary to live day to day.
Wants are things that are nice to have – but that you could live without.

It's important to understand this difference, because families have to prioritize **needs** when they are considering what to buy. Only if there is money left over can they consider **wants**.

Look at the pictures below. Make your choice as to whether that item is a **need** or a **want**.

<p>1</p>  <p>Need Want</p>	<p>2</p>  <p>Need Want</p>	<p>3</p>  <p>Need Want</p>	<p>4</p>  <p>Need Want</p>
<p>5</p>  <p>Need Want</p>	<p>6</p>  <p>Need Want</p>	<p>7</p>  <p>Need Want</p>	<p>8</p>  <p>Need Want</p>
<p>9</p>  <p>Need Want</p>	<p>10</p>  <p>Need Want</p>	<p>11</p>  <p>Need Want</p>	<p>12</p>  <p>Need Want</p>
<p>13</p>  <p>Need Want</p>	<p>14</p>  <p>Need Want</p>	<p>15</p>  <p>Need Want</p>	<p>16</p>  <p>Need Want</p>

Needs: 1, 2, 5, 7, 8, 11, 13, 14

Wants: 3, 4, 6, 9, 10, 12, 15, 16

April 2024 is Financial Literacy Month

We hope this calendar will inspire you to prioritize financial wellness this month, and that the activity booklet provides opportunities to get the kids involved too. We've populated this calendar with "national days" that might inspire a family activity, a meal or a positive step you can take.

Also, April 8-12 is America Saves Week (ASW), initiated by an independent organization that wants Americans to develop healthier saving habits. See below for ideas about the special topics they've designated for those 5 days.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 April Fools' Day	2 Children's Picture Book Day	3 National Find a Rainbow Day	4 National Burrito Day	5 National Deep Dish Pizza Day	6 Fresh Tomato Day
7 National Pet Health Insurance Day	8 ASW Saving Automatically	9 ASW Saving for the Unexpected	10 ASW Saving for Major Milestones	11 ASW Paying Down Debt Is Saving	12 ASW Saving at Any Age	13 National Scrabble Day
14 Donate a Book Day	15 Tax Day	16 Teach Your Daughter to Volunteer Day	17 National Banana Day	18 National Exercise Day	19 Refresh Your Goals Day	20 Volunteer Recognition Day
21 Thank You for Libraries Day	22 Earth Day	23 National Picnic Day	24 National Pigs in a Blanket Day	25 Take Our Daughters and Sons to Work Day	26 Get Organized Day	27 Teach Children to Save Day
28 Stop Food Waste Day	29 International Dance Day	30 National Honesty Day				



America Saves Week

Day 1, April 8: Saving Automatically

If you haven't already, consider setting up automatic savings with a diversion from your paycheck to a savings account. Or, if you already do so, consider increasing the amount of your automatic savings.

Day 2, April 9: Saving for the Unexpected

It happens to all of us: An unexpected event occurs, causing you to dip into your savings — or worse, your credit. Think about building an emergency fund that is just for unexpected events. You'll be glad to have that cushion.

Day 3, April 10: Saving for Major Milestones

How do you save for the big things, such as homeownership or retirement, when saving for the small things is difficult? There are ways to break down these big goals into practical steps. Today, search online for tips to save for short-, mid- and long-term financial goals.

Day 4, April 11: Paying Down Debt Is Saving

Due to recent inflation and other causes, it's no wonder that credit card usage has gone up. But that debt may be costing you more than you think. Make a plan to pay down your debt and stop being sapped by interest charges.

Day 5, April 12: Saving at Any Age

The intent of America Saves Week is to do a financial check-in. Talk to your family members, from kids to older generations, about your (and their) financial journey and goals, including retirement plans and the importance of saving money and responsibly using credit.

Free or low-cost activities for families

Parents, keep this list handy for year-round ideas that will keep kids entertained without breaking your budget. Many of these activities require some adult setup and/or supervision, so consider them for those moments that you set aside for family time.

Indoor activities

Paint faces

Kids don't have to go to a fair for face painting. They can do it at home with a kit bought online.

Have a talent show

Encourage your kids and their friends to demonstrate their greatest talents. You can even make it into a talent competition, with prizes.

Make a fort

Kids love to enjoy their own secret places. Help them to use a sheet or blanket and other items to build a private fort.

Make a cardboard box house

Let your kids turn a large box into a house, decorating it with paint, markers, stickers, etc. It's a perfect personal hiding place for imaginative play.

Decorate the windows

Let your kids use peelable stickers or washable window markers to create their own images.

Make popsicles

Help your kids make more-nutritious treats with molds, sticks, juice and pieces of fruit. You can also use ice cube trays.

Make paper airplanes

Search online for different designs, then help your kids to cut, fold and fly them to see which goes farthest, highest, and so on.

Make your own puzzles and maze

Simple paper, pencils and pens can keep your kids busy for hours, designing challenges for family and friends.

Make your own comic books

Every author has to start somewhere! Encourage your kids to create their own characters and storylines. You can keep it simple or have the comics bound in a book.

Have a dance party

Move furniture to create a dance floor, play your kids' favorite songs and let them boogie their hearts out.

Join a 'do-it-yourself' workshop

Home Depot has free craft workshops for kids ages 5 to 12 on the first Saturday morning of every month. Kids get to take their crafts home. Lowe's also has free kids' clinics on the weekends. Check your local store to find out whether they participate.

Outdoor activities

Play tag

Playing tag never gets old, and it's a great way to burn off some energy. Look online to find fun variations for your kids to enjoy, such as Flashlight Tag, which is played at night.

Organize a scavenger or treasure hunt

Make an inventory of fun things, then hide them in or outside your house. Next, give your kids the list, and send them off to see who finds the most items. Consider having a small prize for the winner.

Catch (and release) bugs

Find a jar, puncture some holes in the lid, and send your kids out to catch and study the bugs. Lightning bugs are particularly fun at night. All the bugs can be released after they've been inspected.

Play with sidewalk chalk

Why limit your kids to drawing on paper when they can go big outside on the driveway or sidewalks? Sidewalk chalk is designed to wash off after rainstorms.

Play hopscotch

Breathe new life into this simple game by searching online for variations of the classic rules.

Enjoy a nature treasure hunt

There are plenty of nature treasures that kids love to search for, including seashells by the beach, pine cones in the forest, interesting rocks and more. Many can be made into art or craft projects later on.



Set up a lemonade or bake stand

Let your kids be entrepreneurs by setting up their own lemonade or bake stand, meeting neighbors and learning how to make change.

Fly a kite

Many kids are blown away when they first see a kite set sail. They'll love it even more if they've made the kite with your help. There are many online tutorials to guide you.



