

Pre-School Pages



A newsletter for parents of pre-schoolers
 packed with food, facts & fun
 from your local county extension office

Cooperative Extension Service

Carlisle County
 65 John Roberts Drive
 Bardwell, KY 42023
 (270) 628-5458
 Fax: (270) 628-3722
 carlisle.ca.uky.edu

Dollars and Sense Teaching your Children about Money

Kids learn from an early age that money is important, but we don't always do a good job of teaching them why it is important or how we earn money. The following tips will help you get your children on the right track to financial success.

- **Money Doesn't Grow on Trees**

"When kids see bills pop out of the ATM, they don't realize that money is a finite resource. Explain that you work to make money, and the bank is just a place that keeps it safe."

- **Work with Your Budget**

"The best way to teach kids to start managing money is to give them some. If they blow their allowance on a new Star Wars figure and don't have enough left for a DVD they really want, that's actually a good thing: "They learn firsthand the consequence of overspending."

- **Good Things Come to Those Who Wait**

"Teaching kids delayed gratification will help combat the "buy now, pay later" mentality that could mire them in credit card debt later on. So, as much as you can, reinforce the idea that waiting pays off."

- **Don't Spend It as Soon as You Get It**

"Curbing impulse buying goes hand in hand with teaching delayed gratification. Show by example. Before you go shopping, create a budget. Outline what you're going to buy, what stores you're going to, and the price range for each item. Then compare prices online and clip coupons together (consider

letting your child keep the savings so she sees that bargain-hunting pays). She'll learn that planning purchases before you buy is the routine."

- **Saving is Cool**

"Your daughter wants a new doll that she doesn't have enough money for? Tell her to save up! Once she has enough, take her shopping and let her pay the cashier herself. She'll never forget how good it feels to work toward a goal and be rewarded in the end."

- **Make the Most of Saving**

"Introduce your child to savings vehicles that could earn her interest, such as savings bonds and certificates of deposit. Search for a compound interest calculator online and show her how just \$1 can grow with interest over time."

- **Teach Your Kids To Share**

"Have your kids donate a portion of their allowance to charity. It teaches them that money can be used to help people, rather than just for buying things. Remind them that it's not how much you give -- every little bit counts."

Adapted from:

<https://www.parents.com/kids/responsibility/money-management/lessons-teach-kids-about-money/>

Hunter, J. (2009). Money Management: Family Communications about Money [Pamphlet]. Lexington, KY: University of Kentucky.



Let's Eat

Fruity Frozen Treats

Makes 8 -1 freeze servings

Ingredients:

- 1 (8)-ounce container nonfat lemon yogurt
- 2 cups cubed, seedless watermelon
- 1 pint fresh strawberries, tops removed
- 1 medium banana, peeled and sliced

Supplies:

- 12 muffin-tin with paper baking cups

Preparation:

1. Place yogurt and fruit in a blender. Cover tightly.
2. Blend until smooth. Pour into muffin tin.
3. Freeze until frozen solid, at least 2-3 hours.
4. To serve, remove from freezer and let sit about 10 minutes. Peel paper cup off each treat and eat.

Preparation time: 10 minutes, plus 3 hours freezing time

Source: www.nutrition.gov



Play Time

Cheap Summer Fun

Bike Parade:

“Post signs around the neighborhood encouraging kids to decorate their rides with streamers, stickers, flags, and more—then let them cruise while all the parents applaud.”

Thank Local Heroes

“Take a tour of your police or fire station. Since most locations don't have set visiting hours, call ahead to arrange an appointment.”

Create an Obstacle Course

“Build a backyard obstacle course with hula hoops, jump ropes, even a hose, then time the kids.”

Factory Tours

“Many factories offer tours so kids can see their favorite products created from start to finish. Get info on visiting more than 500 factories across the nation from factorytoursusa.com.”

Make Some Goop

“Mix up a bowl of Oobleck, a mysterious matter that kids can shape into balls or let ooze from their fingers. Here's how:

* Pour one cup water into a large mixing bowl.

* Add a few drops of food coloring (any color).

* Slowly stir in two cups of cornstarch (use a spoon at first, but you may eventually find it's easier with your hands).”

Adapted from: <https://www.parents.com/fun/activities/outdoor/cheap-summer-fun/>

Sincerely,

Carlisle County Extension Agent for
Family & Consumer Sciences Education