

# parent's CORNER

## Financial Literacy for Kids: Teaching Money Skills at Every Age by Kimberley Roberson

Financial literacy is a crucial skill for navigating life, and it's never too early or too late to start teaching your children about money. From toddlers to teenagers, each stage of childhood offers unique opportunities for learning about financial responsibility. Here's how you can tailor your approach for different age groups.

### For 3-Year-Olds: Introducing Money Through Play

At three, children are curious and learn best through play. Use games and pretend play to introduce the concept of money. Play 'store' using toy cash registers and fake money, or count coins together. This age is about familiarizing them with money and understanding its basic use in buying and selling.

### For Adolescents: Earning and Saving

As children enter their adolescent years, they can handle more complex concepts like earning and saving. Encourage them to do small jobs, like household chores, for a small allowance. This teaches them the value of work and earning. Open a savings account in their name and teach them to save a portion of their allowance or any money they receive as gifts.

### For Teenagers: Budgeting and Smart Spending

Teenagers are ready for more advanced lessons in money management. Introduce them to budgeting by involving them in family financial planning or letting them manage a limited budget for their personal expenses. Teach them about smart spending by comparing prices, understanding needs vs. wants, and avoiding impulsive purchases. This is also a good time to introduce concepts like credit, debt, and interest in a simple and understandable way.

### The Power of Example

Remember, children learn a lot by observing. Your financial habits, attitudes towards money, and the way you talk about financial issues will influence your child's understanding and approach to money. Open discussions about money, financial goals, and the importance of saving and spending wisely will set a strong foundation for their financial future.

Teaching children about money is a gradual process that should evolve with their age and understanding. By introducing age-appropriate financial concepts and fostering an environment of open communication about money, you can equip your children with the tools and knowledge they need to become financially responsible adults.




  
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## THE AWESOME, KID-FRIENDLY QUARTERLY NEWSLETTER



**VOL. 6, ISSUE 2**

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# sprout's READING LIST

## HAVE YOU STARTED FILLING UP YOUR SPROUT SUPER SAVER CARD?

If you don't have one yet, grab yours today and start filling it up for your chance to win awesome prizes each month!



## GIRLS LIKE ME by Valerie Thompkins

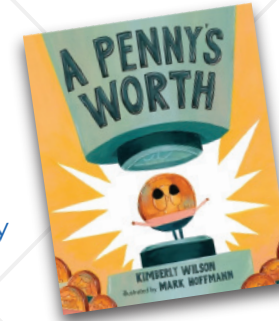
Girls Like Me is an inspiring picture book showcasing the many different careers that children can pursue. Follow the journey of a curly haired little girl as she explores a new role on every page, gaining the self confidence to become a future history maker. This easy-to-read story is designed to shape the future for readers and encourage them to begin exploring occupations at an early age.



## A PENNY'S WORTH By Kimberly Wilson

Pennies, worthless? Non-cents!

Hot off the minting press, Penny feels like a million bucks. But as other coins and bills are spent while she sits forgotten, she begins to doubt her value. She is too small to slot-surf with Quarter. Even penny candy sells for a dime! Refusing to be short-changed, she sets out to find her purpose at any cost.



Readers will laugh at a wealth of money puns, learn a basic lesson on US currency, and discover that self-worth is truly priceless.

## community EVENTS



**Dragon Boat Festival**  
Saturday, April 13th | 9 am - 4 pm  
Bayou DeSiard at Loop Road in Monroe

The Best Dragons are on the Bayou! Get ready to witness 20 team members rowing in unison to the beat of a drum! The Dragon Boat Festival features lively competition between teams that the whole community will enjoy. This local fundraiser benefits the Children's Coalition for Northeast Louisiana.

**Art is Therapy Festival**  
Saturday, April 27th | 1 - 4 pm  
The River Market, 316 St. Grand in Monroe

Celebrate the local arts community with the Northeast Delta Human Services Authority & the Northeast Louisiana Arts Council. The Art is Therapy Festival is a free event with food, games, music, and of course, art!

# WE LOVE OUR LOCAL EDUCATORS!

Submit an online entry telling us what you LOVE about your favorite teacher. You could win a PIZZA PARTY for your entire class, along with \$250 for your teacher and a visit from our friend Sprout!

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