

for me for you for later

FIRST STEPS TO SPENDING,
 SHARING, AND SAVING™



WELCOME, EDUCATOR!

Developing financial skills is an important part of every child’s education and, chances are, children in your program are already building these skills. Every day, children are making choices and learning that people, things, and money have value – concepts that continue to form the foundation for understanding the importance of saving, spending, and sharing.

**Find out more at
sesamestreet.org/save and
pncgrowupgreat.com**

**See the home connection
 letter to families on page 8!**



When children choose which blocks to build with, learn about community helpers, or play store, they are beginning to understand ideas that will help them handle money responsibly later in life.

For Me, for You, for Later: First Steps to Spending, Sharing, and Saving was created to help children learn about these basics. Whether you’re in a classroom, center-based program, or family child-care setting, this guide offers simple, fun activities that can easily fit into your daily routines.

The activities emphasize these key financial concepts:

- **Choices:** Children can make good choices.
- **Value:** Children can understand that people, things, and money have value.
- **Spending, Saving, and Sharing:** Children can begin to learn about three money skills.

Before you begin, you may wish to send home the letter on page 8, which lets parents and caregivers know how you are including financial education in your program, and encourages them to extend this learning.



CHOICES Learning to make good choices leads to making thoughtful decisions about spending, saving, and sharing money. Children are already making a lot of choices in your program — they can choose an activity during free play or decide which crayon to use. You can help children become aware of how and why they are making choices.

Talking About the Day’s Choices

As you talk with children about their decisions, emphasize the fact that they have made a choice — they picked one thing instead of something else.

Ask children to share some of the choices they’re making during their routines (“Why did you choose the block area over the art area?”). Ask similar questions about choices they make on the playground (“Why did you choose to go on the slide before going on the swings?”).

Children see their parents making choices all the time. At circle time, you can talk about choices people can make when shopping, such as choosing how to spend a dollar (“You can buy three bananas or one large mango but you don’t have enough money to buy both, so you need to make a choice”).

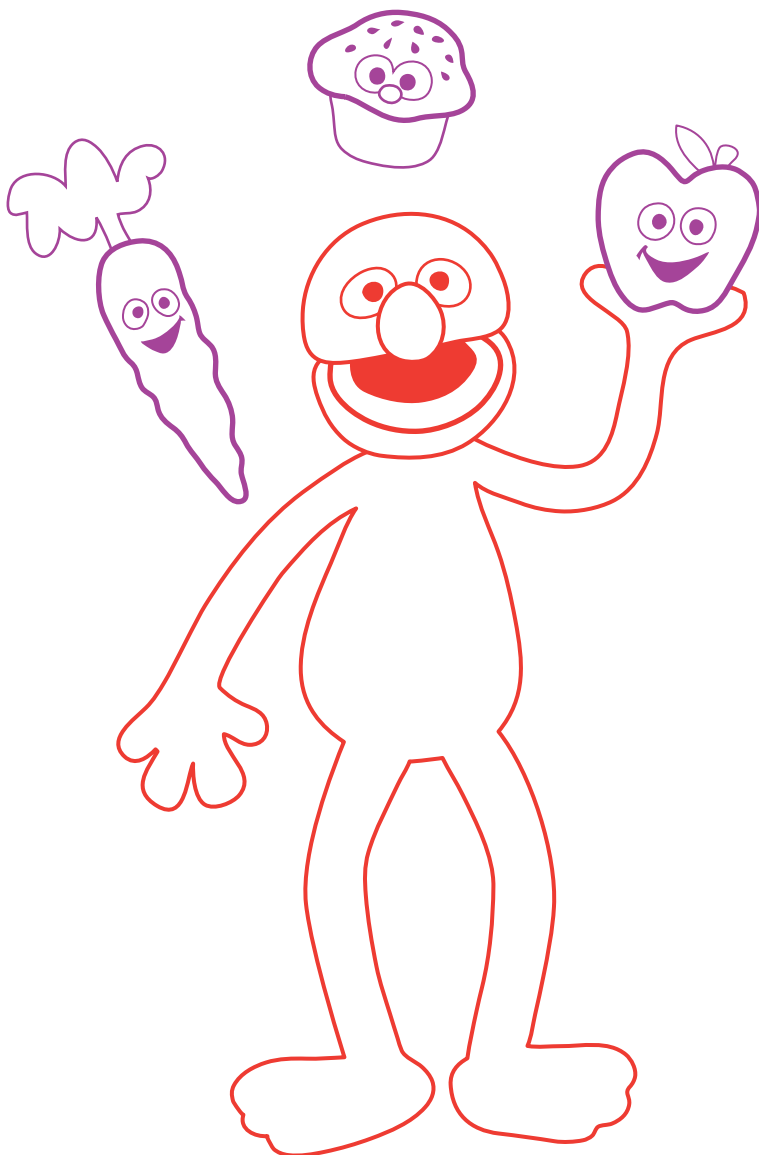
On the next page are some activities to highlight the concept of making choices as you go about your day.



CHOICES

* HEALTHY SNACK CHOICES

If your program allows, occasionally provide children with a variety of healthy snacks to choose from, for example, low-fat cheese, whole-wheat crackers, apple slices, and cut vegetables. After they have made their choices, ask, “Why did you choose that food?”



* NICKEL FINGER PLAY

When children are gathered in a group, explain that people can choose how to spend their money, when to share it, and when to save it. Ask children to repeat this poem after you; then give each child a turn choosing an item he could buy in the second verse.

Three little nickels in my pocket:
(hold up three fingers)

I used one to buy a ball.
(bend down one finger)

Then I had two.

Two little nickels in my pocket:
I shared one with a friend.
(bend down another finger)

Then I had one.

One little nickel in my pocket:
I put it in my piggy bank.
(hide one finger behind your back)

I'm saving it for later — I'll use it, but I'll wait!

You can also have children join in using play money (download it from sesamestreet.org/save).

* CHOICES IN A STORY

Read a story aloud to the group, then talk about the things the characters decided to do in the story. Ask, “What choices did they make?” Encourage children to think about why the characters made those choices. Then ask, “Were there better choices to make? Why or why not?” This offers the chance to point out that sometimes there are better choices, and at other times choices are simply a matter of what a person likes or doesn't like.

VALUE If something is special to a child, it has value to her. Children can understand that different people place different values on things. Value can also help determine worth, or how much a person is willing to pay for an item.

What Is Value?

Help children understand the word *value* by explaining that it means “how important something is to you.” Children can understand this concept early on because they have items they value, such as a treasured teddy bear. They can begin to understand the way other people value things, too.

Ask each child to take a turn telling the group about something she values and why it is important to her. Start by talking about something you value (“I value my dog, Roscoe, because we take fun walks together”). Encourage children to join in by asking them, “What people, animals, or things in your life do you value?”

There is also value in working hard at a job and earning money. You may already be exploring this idea in your program through teaching children about community helpers.

On the next page are some ideas to introduce the concept of value as you go about your daily routine.



VALUE

* “THINGS I VALUE” BOOK

Let children write and draw about things they value by using the “Things I Value” reproducible mini-book (page 9). Have them create several pages and encourage them to draw people and things that are important to them. Then help them cut out and fold the pages. Staple each book’s pages together and encourage children to take their books home and share them with family and friends.

* INVITE A GUEST SPEAKER

Invite people from the community (for example, a firefighter, librarian, mail carrier, artist, stay-at-home parent, dentist) to come in and talk about their work. Be sure to allow time for children to ask questions. Use this opportunity to discuss how people’s jobs help the community. Point out that most of these people earn money in return for work. Also point out the personal reward of working hard and feeling good about accomplishing things, whether or not they are paid.

* CLASSROOM JOBS

Assign classroom jobs to help children understand that everyone’s actions have value.

Make and display a simple chart using the “Classroom Job Tags” reproducible (pages 10–11). Write each child’s name on a piece of paper and assign jobs by attaching names to the chart with double-sided tape. Change job assignments daily or weekly.

Help children understand that every job is important. Talk about how each job helps the group (“Hearing about the weather helps us know what to wear when we go outside”). You can also talk about what would happen if jobs weren’t done (“Without our plant feeder, our plants would not get water.”).

To extend the learning, you can give the group a chance to “earn” together through their jobs. This shows children how working together helps benefit everyone. If each child does his job, the group could “earn” a treat, such as extra playground or read-aloud time.



SPENDING, SAVING, AND SHARING

Money is a regular part of young children’s lives. You can help children understand more about money by reinforcing the ideas of spending, saving, and sharing — basic skills that help people make choices about money. There are many everyday opportunities to explore these concepts in your program.

Spending means giving money to get something in return. Spending involves choices — from deciding what is worth spending money on to choosing between similar items of different prices. Acting out roles in dramatic play can help them further explore and understand the basics of choosing to spend.

★ LET’S GO TO THE GROCERY STORE

Help children make choices in their spending. Set up a pretend grocery store with play food or make your own with empty food boxes. Mark each item with a reasonable price. Use the “Play Money” reproducible (page 12) and hand out the pretend bills and coins, providing children with the same fixed amount. Ask children to “buy” the items they would choose for a picnic lunch or a healthy breakfast.



Saving allows people to buy something in the future because they don’t have enough money to buy it today. One important part of learning to save is learning to wait. By saving for something together, children can see how waiting can help them reach a purchasing goal.

★ START A CLASSROOM SAVING JAR

Bring in a clear plastic jar to use in your classroom and explain to children that they will deposit money in the jar. They can give the money to an organization that helps others (for example, a local food pantry or animal shelter) or even save for something the class wants, such as a small celebration.

Brainstorm with children about how they could get money for the jar. The group could host a bake sale or an art show, or children could bring coins from home. As the money grows, tell children the current amount the class has collected. If you decide to send it to an organization, talk about ways the money may help. Let the children draw pictures and sign their first names on a big card that you will include when you send the donation. If you are going to use the money for a celebration, talk about how you can spend the money. What decorations and treats will you buy?

SPENDING, SAVING, AND SHARING

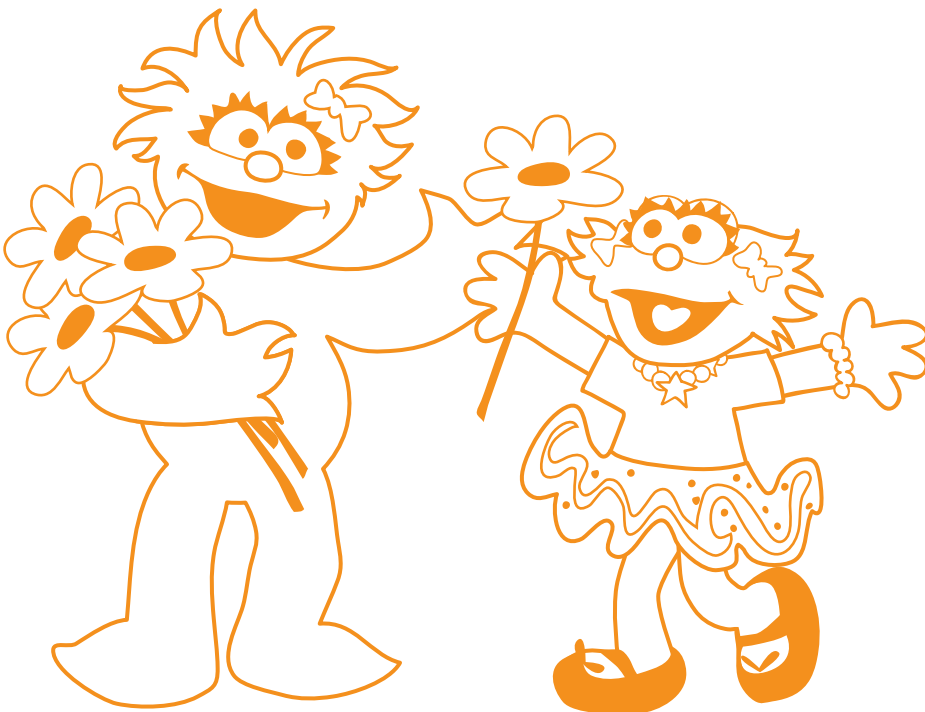
Sharing means giving money, time, or talents to others. You already talk about sharing in your program when you discuss taking turns on the playground, reading books, or playing with toys. Sharing can be a tough concept for young children. It is something learned gradually over time and through different experiences. However, even young children can share with their friends, family, and their community in simple ways.

* SHARE A FLOWER

Encourage children to share their time and talents with others. Children can make these flowers to brighten the day for people in a hospital or senior center.

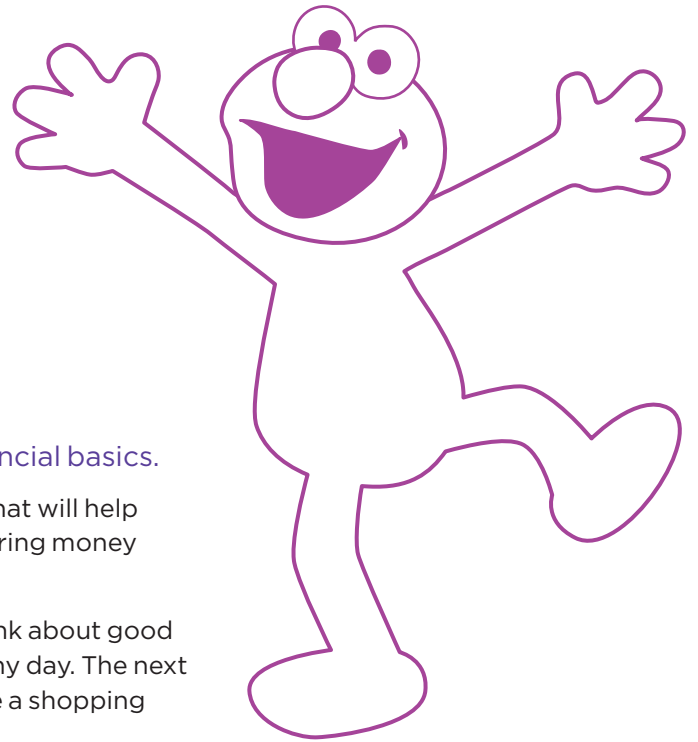
Help children cut out flower shapes from poster paper, or photocopy and hand out the “Share a Flower” reproducible (page 13). Children can use glue or tape to put the pieces together. They can decorate their flowers with squares of brightly colored tissue paper, crayons, or other materials.

Explain that people like to have thoughtful decorations for their rooms. Ask children how they feel when someone gives them a handmade gift. Talk about how it feels good to make someone else happy when you are doing the giving.



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Hello, Families!

In our program, we're starting early to learn about financial basics.

Every day, children have opportunities to review concepts that will help them make good decisions about spending, saving, and sharing money later in life. Please join us and explore along at home!

- * **Choices:** Every day your child can, and does, learn and think about good choices, such as wearing boots instead of sandals on a rainy day. The next time you are at a store together, have your child help make a shopping choice, such as which of two shirts to buy.
- * **Value:** Your child can begin to understand that people, things, and money have value. The way he feels about something will help him decide what it's worth; such as how he prizes his favorite stuffed animal above others. Encourage him to make a "value journal" with pictures of people, traditions, or places that are important to him.
- * **Spending, Saving, and Sharing:** Your child can practice these three basic skills that can help her decide what to do with money. Start with a small goal, such as saving for a beach ball. Together, look for ways people spend, save, and share every day, such as by buying groceries, depositing money in an ATM, or giving handmade gifts.

Please visit sesamestreet.org/save and pncgrowupgreat.com to download free materials, play games, and find new tips and activities.

Sincerely,

Try This at Home: Start Your Own Three Jars

Together with your child, decorate three clear, plastic jars for spending, saving, and sharing. Visit sesamestreet.org/save to download and print labels. What will your child do with the money he puts in each jar?



“THINGS I VALUE” BOOK

Give each child a copy of this book template. Encourage children to draw things they value and help them label each picture. Then cut out the pages and staple them together to create a book.



Things I Value

By: _____

Blank space for drawing and labeling.

Blank space for drawing and labeling.

Blank space for drawing and labeling.

CLASSROOM JOB TAGS

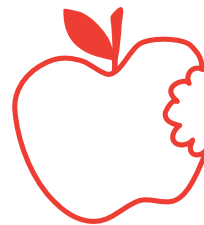
Print and cut out the provided chart title and job tags to create a classroom job chart.

Cut and attach the title and tags to a piece of poster board, a bulletin board, or a whiteboard. Make sure your chart is displayed in a place that is easy for children to see. Help children to write their names on pieces of paper. Place each child's name on the chart next to the job that he is assigned. When children change jobs, they can help switch their names on the chart.

Our Classroom Jobs



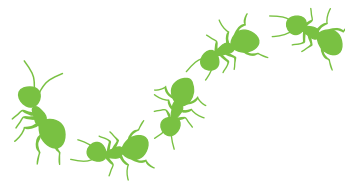
**weather
 reporter**



**snack
 helper**



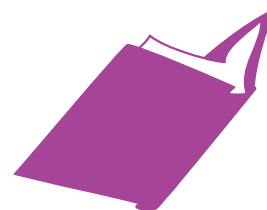
**calendar
 helper**



**line
 leader**



**song
 chooser**

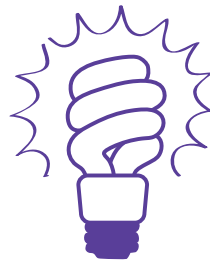


**story
 chooser**

CLASSROOM JOB TAGS



recycling
collector



light
checker



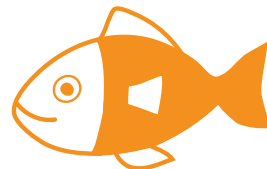
table
wiper



plant
feeder



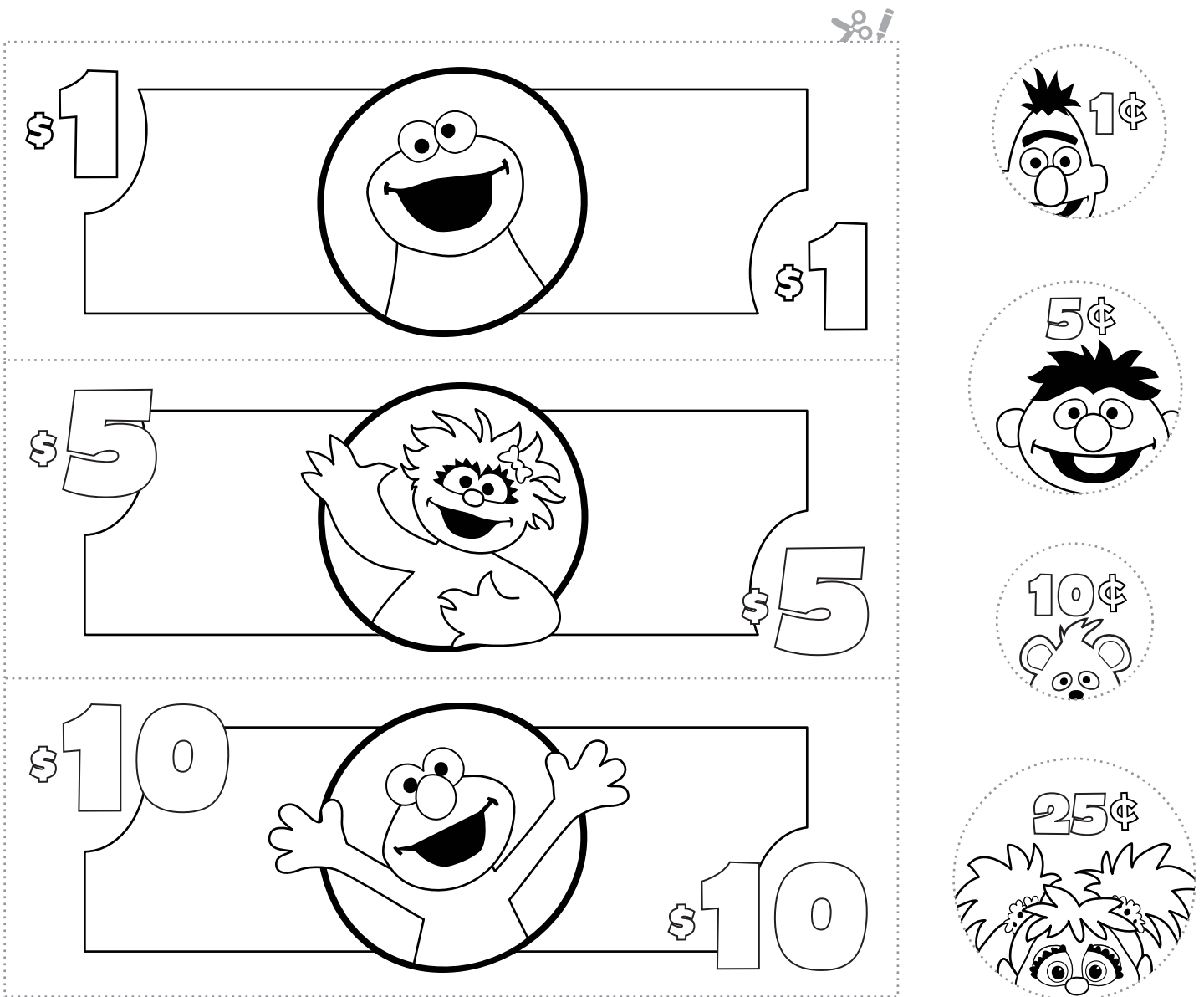
door
holder



pet
helper

Use blank tags to add your own jobs! You might have a sink monitor, a crayon collector, or a substitute helper who fills in for someone else.

PLAY MONEY Children may pretend to shop for groceries, pay for food at a restaurant, or play store. Make several copies for children to color. Help them cut out the play money and use it for their dramatic-play activities. The possibilities are endless!



SHARE A FLOWER Give each child a copy of the flower below and explain that they will be making flowers to give to others. Help children cut out and put the pieces together with glue or tape. Then encourage them to decorate their flowers with squares of brightly colored tissue paper, crayons, or other materials.

