

Puppy Groomers

A Guide for Teaching Kids About Money

Money Skills for 8, 9 and 10 Year Olds

Age 8: Show What Household Things Cost

By this age, a kid's understanding of addition and subtraction should be advanced enough to easily understand the broad concept of money coming in and going out. This is a good age to explain that although you make money at work, you have to spend some of it on bills.

Activity: Let your child be with you while you pay the bills. These numbers -- especially rent or mortgage -- will be too big for them to thoroughly comprehend, but you can let them help you with some of the math operations to balance your checkbook, like adding up the cents column in your transaction ledger.

Lesson Learned: Adults have to pay bills, but that's not a problem as long as they save up money from their paychecks.

Age 9: Open a Savings Account

By age 9, kids are old enough (and self-possessed enough) to understand the concept of saving money for items they need and want. This is the right age to not only to set up a savings account, but also to include your kid in the action so they feel some ownership over it.

Activity: Open a custodial savings account with about \$30 and tell them you've done so. Don't let them withdraw money at will -- if they want to save up for a big purchase like a bike, they should talk to you about it -- but tell them that you'll take them to the bank to make deposits whenever they want. For every dollar they contribute, consider offering to match it.

Lesson Learned: It's fun to save money!

Age 10: Teach the Truth About Credit Cards

By the time your kid is in late elementary school, they'll hear about credit cards. Before they take in misinformation or bad habits, teach them constructive (and correct) information about the different kinds of cards and accounts that are available.

Activity: Take all your cards out of your wallet and go over which one is for debit, which is for credit, etc. Explain the differences. When you're at the grocery store, let them swipe the card. Point out what that means for your money: If it's a debit card, they are deducting money from your checking account. If it's a credit card, you might want to say something like, "Swiping this equals borrowing money".

Lesson Learned: How debit and credit cards work.

COUPON

Deposit \$5 in your account to receive a cool Glow Yo-Yo. Coupon good while supplies last, so deposit yours today!

NAME _____

ACCOUNT# _____

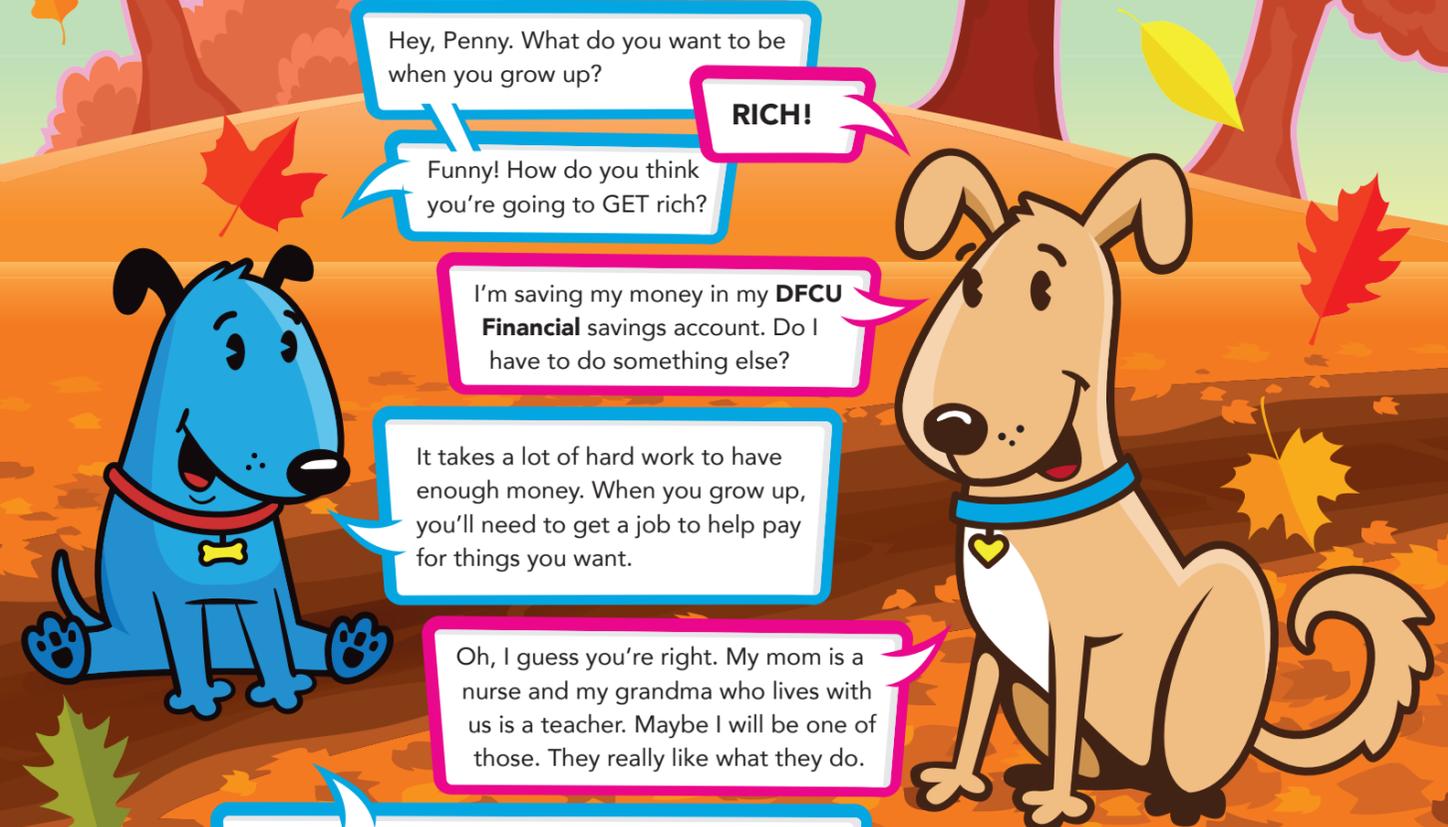


Answers to Bill's Word Search

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| S | B | O | Q | V | F | L | Y | E | T | Z | D | M | A | P |
| C | X | Y | B | H | A | O | N | E | J | R | A | E | D | O |
| R | O | O | C | W | D | W | V | I | J | B | N | T | R | L |
| F | K | M | Y | M | E | C | H | A | N | I | C | O | E | I |
| S | I | E | E | I | W | X | E | Z | K | J | E | L | V | C |
| O | R | R | D | D | N | Y | J | A | F | P | R | I | I | E |
| O | V | X | E | O | I | A | N | S | M | K | B | P | R | M |
| Q | Q | J | H | M | R | A | I | T | R | M | J | Z | D | A |
| E | S | R | U | N | A | D | N | R | X | E | N | R | K | N |
| Z | S | P | K | O | O | N | F | O | A | U | T | I | C | C |
| P | R | E | H | C | A | E | T | N | A | R | I | I | U | F |
| H | Z | B | T | C | M | E | P | A | R | Y | B | D | R | D |
| S | T | O | S | A | Y | U | K | U | G | B | Q | I | T | W |
| S | R | L | C | N | S | I | R | T | T | Y | T | R | L | E |
| Z | O | O | L | O | G | I | S | T | K | J | F | K | C | S |

PUPPY

Fall POST 2021



Hey, Penny. What do you want to be when you grow up?

RICH!

Funny! How do you think you're going to GET rich?

I'm saving my money in my **DFCU Financial** savings account. Do I have to do something else?

It takes a lot of hard work to have enough money. When you grow up, you'll need to get a job to help pay for things you want.

Oh, I guess you're right. My mom is a nurse and my grandma who lives with us is a teacher. Maybe I will be one of those. They really like what they do.

My dad is a fire man and my mom stays at home and takes care of the house and me, and manages our money going in and coming out. I know it takes a lot of planning and money to pay for that stuff.

I will talk to my mom and grandma about what they have done to make money and how they decided what they wanted to do. It's always good talking about these things with you, Bill.



Have some fun on the next page with Bill's Job Word Search and learn some of the different ways to earn a living.

BILL'S WORD SEARCH

S B O Q V F L Y E T Z D M A P
 C X Y B H A O N E J R A E D O
 R O O C W D W V I J B N T R L
 F K M Y M E C H A N I C O E I
 S I E E I W X E Z K J E L V C
 O R R D D N Y J A F P R I I E
 O V X E O I A N S M K B P R M
 Q Q J H M R A I T R M J Z D A
 E S R U N A D N R X E N R K N
 Z S P K O O N F O A U T I C C
 P R E H C A E T N A R I I U F
 H Z B T C M E P A R Y B D R D
 S T O S A Y U K U G B Q I T W
 S R L C N S I R T T Y T R L E
 Z O O L O G I S T K J F K C S

Answers may be found going across, up and down and diagonally. Answers on back page.

Jobs Word List

FIREMAN
 ASTRONAUT
 LAWYER
 TEACHER
 LIBRARIAN

TRUCKDRIVER
 VET
 MECHANIC
 COMEDIAN
 DANCER
 DOCTOR

NURSE
 WRITER
 PILOT
 ZOOLOGIST
 POLICEMAN



How to Make Your Own SLIME

Using only a few ingredients and no chemicals, this slime recipe is the easiest you will ever make!

Prep Time: 1 minute
 Cook Time: 4 minutes
 Total Time: 5 minutes
 Servings: 2 Slime Globbs
 Equipment: Mixing Bowl



INGREDIENTS

- 6 oz. bottle of glue - try glitter glue, too!
- 1/2 tbsp. baking soda
- 1 1/2 tbsp. cheap contact solution

DIRECTIONS

- STEP 1** Pour the entire bottle of glue into a small mixing bowl
- STEP 2** Add the baking soda to the bowl of glue and stir until combined
- STEP 3** Add the contact solution to the bowl and mix well
- STEP 4** When the slime begins to get firm, you can use your hands to knead it and combine all the ingredients really well
- STEP 5** Add a squirt of more contact solution if it is too sticky

HAVE FUN!

