

the Little buffalos Savings Club

Quarterly Newsletter for Kids

June 2023

It's never too early to start teaching kids about money. Good skills that are learned at an early age can have a lasting impact. In fact, financial wellness is one of the most important areas where you can truly change the course of your child's life. Educating your children about financial wellness will help them build healthy spending habits for the future.

Here are some great ways to teach your kids about money.

1. [Play Games That Involve Money](#)

One of the best ways to teach a lesson is by doing so without your child even realizing they are learning. Check out our online games that teach financial basics while having fun! Playing games that include a financial component like Monopoly® or LIFE® helps your child learn the importance of budgeting and planning for the future, all under the guise of play.

2. Make a Wish List with Your Child

An important part of financial literacy is creating a set of priorities. We can't have everything we want all at once, but if we plan ahead, we can hit our goals over time. This is a lesson that children can learn. Sit down with your child and have them list 10 things they want. Then have them rank them from most important to least important. Once the list is created, strategize with your child about how they can achieve their wishes.

3. Teach While You Shop

Take your child shopping and actively explain your decision-making process. When you arrive at the store, tell your child how much money you must spend and what your priorities are. Show your child why you are picking one item over another and explain things like discounts and coupons. Additionally, give your child small amounts of money to spend on themselves. You'll be surprised at how happy your child will be to spend \$2 on anything they want! They'll also learn the importance of spending with a limited budget.

4. Link Allowance to Chores

To teach your child that money is earned through work, make sure the connection between allowance and chores is clear. You can do this by only giving your child an allowance after his or her chores are completed. When your child does an exceptional job, you can even pay them a bonus as a reward for good performance. This will instill the lesson that you must earn money—it isn't owed to you.

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5. Split Money into Categories

Get a piggy bank that splits money into spending, [saving](#), and giving. Teach your child about what each section represents and how they are permitted to use the money in each section. Every time you give them their allowance, talk to them through how they plan to allocate their funds. Place the piggy bank next to your child's wish list, so that their spending and saving goals are clear to them. Teach your child about dividends by letting them know that the money allocated for savings will go into their Interior FCU Little Buffalo Account. Have your child check in on the account with you. Once your child learns the basics of finances, you can increase their financial responsibilities by upping their allowance or bringing them into conversation about family financial matters. Remember, a financially literate child grows into a financially responsible adult!

Dolphin Word Search

There are 20 words related to dolphins and porpoises hidden in this word search. How many of them can you find? Words go across and up and down.

See answers below

SWIM
 HAHBJ
 MRLDBC
 MDORSALFINF
 DKPALWCASPHWJRDBCK
 VRYTHNGLWHDPRTLHFSTLWLCMY
 GVVJFBOTTLENOSEMCSALTWATERDRVR
 CLICKSLCENNCLLCXPRCLRLPRFLIPPERS
 KFFPDRMJNPRNFRESHWATERDGLFRNSFHRB
 RNYGRONHTWTDBONTLMNTHSLMRKCTACEAN
 RGECHOLOCATIONGNRLWRNQTMKTLYQDRCTBO
 TNWMCNRPTLVWBTPBHMP
 BCMBDNTHDWJPMGD
 HLBPPORPOISEK
 JUQVLJFPVNG
 MBKLAVTBP
 WBPTYBRQ
 KEMQFPJ
 YLRLUN
 ZXTSL
 QAT
 FLPIVW
 BFCGDLQLRM
 FLUKES HPJNK

OFF THE WALL

Dolphins have appeared in works of art for centuries. A famous mural on the Greek island of Crete was created over 3,000 years ago. Try making your own dolphin mural. Use paint, crayon, or felt pen to create a wall-sized picture on butcher paper.

Next Step: How many of the 20 words can you define? Check your answers in a dictionary.

A-Mazing Dolphins

Help the two divers swim through the maze of dolphins. Show them a path that will take them back to their boat.

Pin a Dolphin on a Friend!

You can create a dolphin pin to give to someone you know. (Make an extra one to wear yourself.) Follow the directions below. **You will need:** scratch paper; thin, white cardboard (such as an index card); crayons; a safety pin; masking tape; a paintbrush; and white glue.

1. Sketch dolphin shapes on a piece of scratch paper. Make your dolphins about 3 inches long. When you create one that you like, cut it out. Then, trace an exact copy of it on a piece of thin, white cardboard.
2. Color the front of your dolphin with crayon. Then, use a piece of masking tape to attach a safety pin to the back of your dolphin. Spread white glue over the entire back, covering all the masking tape but not the safety pin. Let this dry overnight.
3. The next day, spread white glue over the front of your dolphin pin. Let it dry overnight. The glue will be clear when it dries. To make your pin shinier, add more glue layers. Be sure to let the glue dry between each layer.



TRACE



COLOR



SPREAD GLUE



WEAR