



## Resources to Teach Children About Money

Presented by Jennifer Matthews, MA, MBA  
President and CEO, and Author

Creating Financial Literacy, LLC ~ Getting Your Money On Target  
[www.CreatingFinancialLiteracyLLC.com](http://www.CreatingFinancialLiteracyLLC.com)

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[www.12WaysBook.com](http://www.12WaysBook.com)

## Goals

- Provide fun and informative resources to help children learn about money and money management
- Start breaking the cycle of generational financial illiteracy

**NOTE:** Given the current rate of savings and debt in America, it is critically important that adults start teaching children!

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## Online Resources

- [www.TheMint.org](http://www.TheMint.org)
- [www.NEFE.org](http://www.NEFE.org)
- [www.MyMoney.gov](http://www.MyMoney.gov)
- [www.Kids.gov](http://www.Kids.gov)
- [www.USMint.gov/kids](http://www.USMint.gov/kids)
- [www.SesameWorkshop.org](http://www.SesameWorkshop.org)
- [www.PracticalMoneySkills.com/games](http://www.PracticalMoneySkills.com/games)
- [www.NewYorkFed.org/Education](http://www.NewYorkFed.org/Education)
- [PBSKids.org/ItsMyLife/Money](http://PBSKids.org/ItsMyLife/Money)

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## [www.TheMint.org](http://www.TheMint.org)

- Provides tools for parents and educators to teach children to manage money wisely and develop good financial habits
- Most pages are written in a kid-friendly style so families can work together – or older children can work independently in learning money lessons
- Some sections have been developed exclusively for teachers and parents

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## [www.TheMint.org](http://www.TheMint.org) (cont'd)

- Kids learn about: earning, saving, spending, and giving
- Teens learn these 4 topics plus: owning, tracking, investing, and safeguarding money
- Parents get a teaching guide and resources to help them (as parents) understand money better
- Resources are provided for 6<sup>th</sup> – 12<sup>th</sup> grade teachers to use independently and/or to incorporate into existing lesson plans

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## [www.NEFE.org](http://www.NEFE.org)

- The National Endowment for Financial Education® (NEFE®) is the only private, nonprofit, national foundation wholly dedicated to improving the financial well-being of everyone in America
- NEFE's mission is to inspire empowered financial decision-making for individuals and families through every stage of life

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## [www.NEFE.org](http://www.NEFE.org) (cont'd)

- Resources include:
  - A complete H.S. financial planning curriculum
  - Help for consumers
  - CashCourse™ for those who are college age
  - Financial Workshop Kits – complete kits targeted for specific audiences
- NEFE's maintains additional websites:
  - [www.SmartAboutMoney.org](http://www.SmartAboutMoney.org)
  - [www.MyRetirementPayCheck.org](http://www.MyRetirementPayCheck.org)
  - [www.Spendster.org](http://www.Spendster.org)

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## [www.MyMoney.gov](http://www.MyMoney.gov)

- The U.S. government's website dedicated to teaching all Americans the basics about financial education including:
  - Buying a home
  - Balancing your checkbook
  - Investing in your 401(k)
- Resources to help maximize financial decisions
- Site contains important information from 20 Federal agencies and Bureaus to help Americans make smart financial choices

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## [www.Kids.gov](http://www.Kids.gov)

- The official kids' portal for the U.S. government and links to over 2,000 web pages from government agencies, schools, and educational organizations, all geared to the learning level and interest of kids
- Organized into three audiences: Grades K-5, Grades 6-8, and Educators
- MONEY is one of many subjects and topics covered in each grouping

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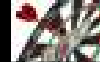


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## [www.USMint.gov/kids](http://www.USMint.gov/kids)

- Resources for parents and teachers to teach children about the US Mint and about US coins
- Teaches the history behind each coin
- Teaches kids how to collect coins
- Site has games, lesson plans, and more

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## [www.SesameWorkshop.org](http://www.SesameWorkshop.org)

- Geared for children ages 2 – 8 (bilingual)
- Type 'money' in the search box to go to:
  - Talking Cents – A unique resource introducing young children to financial basics
  - Families Stand Together – Resources for feeling secure in tough economic times, including job loss, having to move, and emotional support
  - Preschool financial education fact sheet
  - and more...

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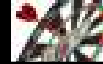


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## [www.PracticalMoneySkills.com/games](http://www.PracticalMoneySkills.com/games)

- Has financial literacy information for everyone
- Games and activities for the entire family
- Complete lesson plans for teachers (and parents)
  - Plans cover all ages – young children to adult
  - Some lesson plans approved by the Council for Exceptional Children and enable students with learning disabilities to benefit from these vital financial literacy lessons
- Website available in Spanish

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## [www.NewYorkFed.org/Education](http://www.NewYorkFed.org/Education)

- Financial education topics broken down by grade:
  - Elementary/Middle
  - High School
  - College and Graduate School
  - Course readings for professors and college students
- Financial education comic books (no charge)

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## [www.PBSKids.org/ItsMyLife/money](http://www.PBSKids.org/ItsMyLife/money)

- For kids ages 9 - 12
- It's My Life is for kids, about kids, and most importantly, by kids. Site has young people's ideas, comments, and questions sent from around the world
- Site is organized into six topics: Friends, Family, School, Body, Emotions, and Money
- Deals with life and the stuff kids deal with every day
- Kids can read informative articles, share stories, play games and activities, take quizzes and polls, and watch videos

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## Additional Websites

- [www.JumpStart.org](http://www.JumpStart.org)
- [www.Crown.org](http://www.Crown.org) (Bible based info)
- [www.DaveRamsey.com](http://www.DaveRamsey.com)

These websites are clearinghouses for information and/or they charge a fee for some of their services

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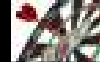
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## Taking Steps at Home

- Use the website tools to teach children the difference between needs and wants starting the first time they ask for something, i.e. when a toddler first says 'gimme' while in a store
- Learn to say 'no' to your children so they learn delayed gratification
  - Help your children save money toward the items they want while you provide their needs

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## Taking Steps at Home (cont'd)

- Increase the complexity of the money lessons as your children mature
- Help them manage their allowance and do not give them money or buy for them when they run out of money!
  - You would rather they run out of money and learn the consequences in the safety of home at age 16, than out on their own at 26!

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## Real Life Learning

- Banks/Credit Unions
  - Make certain each child has their own account
  - Take them inside to complete deposit slips
  - Have them save 50% of all income (birthdays, holidays, allowance, etc.); give 10% away; and have the freedom to spend 40%
- Teach pre-teens how to write checks and balance the checkbook. Give them the task of keeping your checkbook balanced!

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## Real Life Learning (cont'd)

- Letting teens balance your checkbooks lets them know the true availability of household money. This may curb some of their monetary requests and help them better manage money when they are older
- Have 11<sup>th</sup> and 12<sup>th</sup> graders prepare a budget/spending plan for their college needs and wants, including their first semester

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## Family Activities

- Have everyone in the family make a list of things to do and places to go that do not cost money. Choose an activity every month for family fun!
- Keep a grocery list on the refrigerator so everyone can add to it. Only buy what's on the list and use coupons!

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## Simple Saving Tips

- Take the \$1 bills out of your wallet every evening and put them in a safe place. At the end of the month, add them up and use them for a family outing or special event
- Empty your pockets of loose change every day and put it in a jar. Take the coins to the bank for extra vacation spending money

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## What We Covered

- Fun and informative resources to help children learn about money and money management
- Ways to apply knowledge and information at home
- How to start breaking the cycle of generational financial illiteracy

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Please share your thoughts about tonight's session on my  
Facebook page. 

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Prepared by: Jennifer Matthews, MBA  
President and CEO  
Creating Financial Literacy, LLC

# Thank You

Jennifer Matthews, MA, MBA  
**President and CEO**  
Creating Financial Literacy, LLC  
**Author**, *12 Ways to Put Money in Your Pocket  
Every Month Without A Part Time Job*



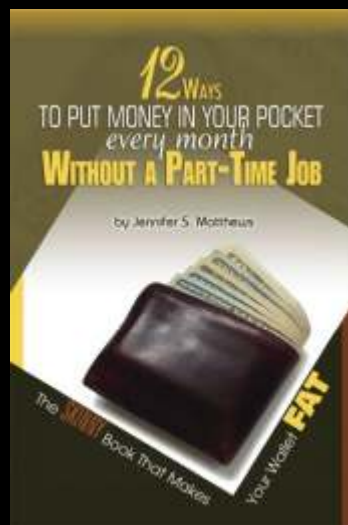
877-279-2701

Jennifer@12WaysBook.com

www.MoneySmartBook.com

www.CreatingFinancialLiteracyLLC.com

www.EndYourRatRace.com



Available online at:  
[www.12WaysBook.com](http://www.12WaysBook.com)

Jennifer is the author of **12 Ways to Put Money in Your Pocket Every Month Without A Part Time Job**. The book shows readers how to convert 12 everyday expenses into 12 Money Opportunities. When the steps are repeated the money is added to your pocket every month, which adds up to thousands of dollars in extra cash every year!

#### **Book Testimonies:**

*Using what I learned in Jennifer's book, I was able to create more than \$1,000 each month! I'm using half to pay down debt and putting the other half toward buying a home. Jennifer made it pretty easy and I don't need a second job!*

~ Roxanne Williams

*In October 2008, Jennifer shared some of the principles in her book with me. I didn't think I could save \$400 each month, but with Jennifer's help, I've actually been saving more than that for more than a year!*

~ Jerilynn Reid

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