



MONEY TALK

FAMILY ACTIVITY KIT

PRESCHOOL EDITION

Money is a foreign and abstract concept for most preschoolers. Food, clothes, and toys just *appear*—they're not earned or purchased. One way to begin instilling financial responsibility in your child is to create a foundation of awareness and appreciation.

Check out the activities below for ideas on how to engage your child in fun *and* educational games that teach them the basics of money management. Take the opportunities to talk about what money is and how your family uses it. Use concrete examples of coins and dollar bills whenever you can.

You can complete these activities in one night, over the course of a week, or repeat them as often as needed.

ACTIVITY 1: NAME THAT COIN

What You Need:

- A handful of coins (real or fake)
- (4) clear cups or bowls

What You Do:

- Mix the coins together in a pile.
- Separate the cups or bowls, and place them near the coins.
- Ask your preschooler to name each coin. If they need help, practice saying the names several times.
- Have your preschooler separate each type of coin into a separate cup or bowl (pennies, nickels, dimes, and quarters).
- If they're able, use the coins to teach your preschooler a little math. Remove a quarter from the quarter cup and ask your child to use pennies, nickels, and dimes to replace the quarter's value. You can do the same for dimes and nickels.

ACTIVITY 2: HOW MANY COINS?

What You Need:

- A handful of coins (real works best)
- Several sheets of white paper
- Crayons

What You Do:

- Mix the coins together in a pile.
- Write down various dollar amounts on the sheets of paper. For example, \$1.50, \$.67, etc.
- Ask your preschooler to separate the coins by type.
- Demonstrate making a “rub” of the coins using the coin, paper, and crayon. (A rub is simply placing a coin under a sheet of paper, and rubbing a pencil or crayon on the paper over the coin.)
- Then, help your child separate the change into piles that equal the amounts written on the white papers.
- To end, let your preschool make “rubs” of the coin piles on the sheet of paper with the corresponding dollar amount.

ACTIVITY 3: PLAYING STORE

What You Need:

- A handful of coins (real or fake)
- Several toys, games, or stuffed animals

What You Do:

- Place the toys, games, or stuffed animals in the middle of the room.
- Beside each one, place several coins that will represent the “cost” of the item. (You may consider putting the coins on a paper plate, napkin, or note card to make sure they don’t get separated.)
- Give your preschooler a set amount of coins. The amount should limit the total number of toys they can “buy.”
- Help them “buy” which toys they want the most, explaining that they can only use the amount of money they’ve been given.