

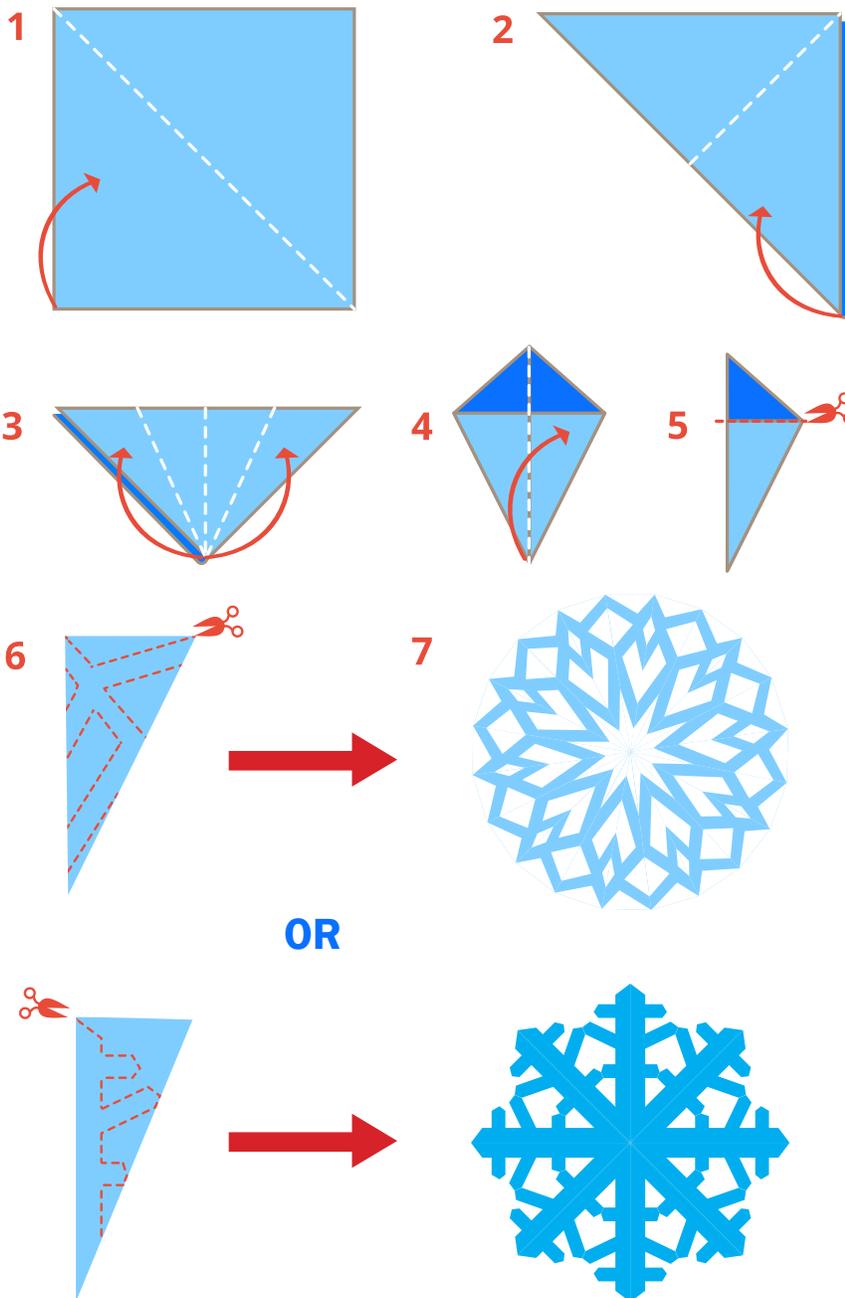


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Centsible Kids Newsletter | Winter 2016

How to Make a Paper Snow Flake

Start with a square piece of paper and safety scissors. Follow the instructions below. Ask an adult for help if you need it!



For Parents & Relatives

Activities to teach children about finance, by age:

Ages 2 - 3

Young kids love to play store. Create an imaginary shop in your home, using household items "for sale." By exchanging play money for goods, your child can begin to understand commerce basics.

Ages 4 - 5

Have your child set a savings goal, such as to buy a toy. Make sure it's not so pricey that they won't be able to afford it for months. You want to set them up for success. If your child does have a more expensive goal, offer a matching program or give a small allowance to help.

Ages 6 - 8

Make a trip to the bank an event. Let your kid help count money, fill out deposit slips and make transactions. Discuss the concept of interest and how the bank pays people back for saving. This is also a good age to get kids into coin collecting.

Ages 9 - 12

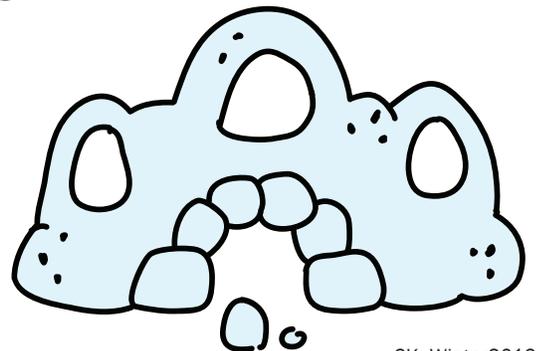
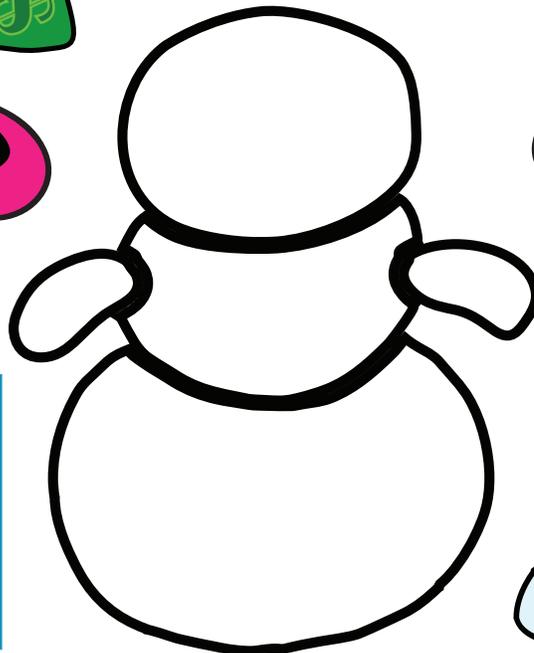
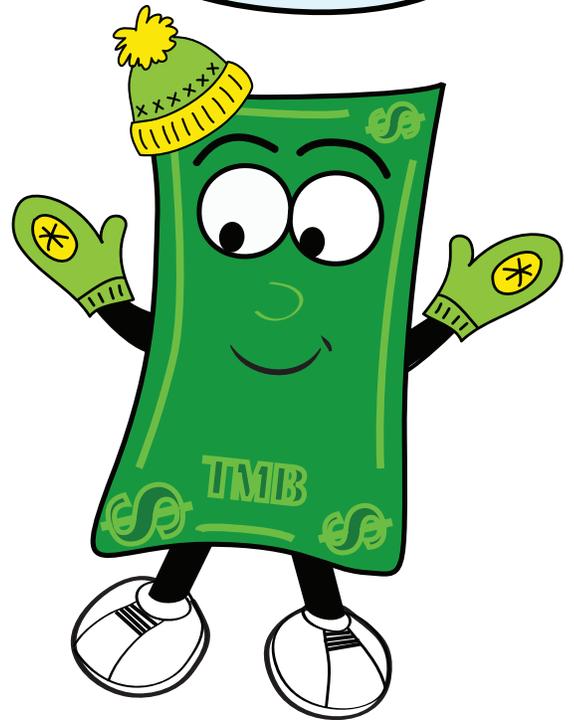
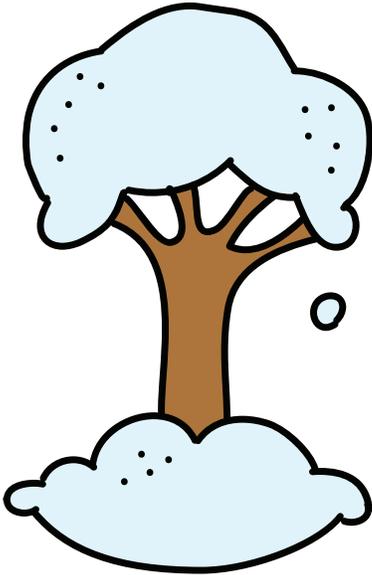
Planning a yard sale? This year, put your child in charge and offer a percentage of the sales. With supervision, they can handle much of the responsibility while learning about value, pricing, and decision making.

Sources: parents.com
forbes.com/finance



Decorate the Snow Man!

Dolly and Buck built a great snow man and fort, but they need your help to decorate! Draw the snow man and color the picture. Bring your drawing into any branch by March 19, 2016 for a free gift (supplies are limited).



First Name: _____

Age: _____