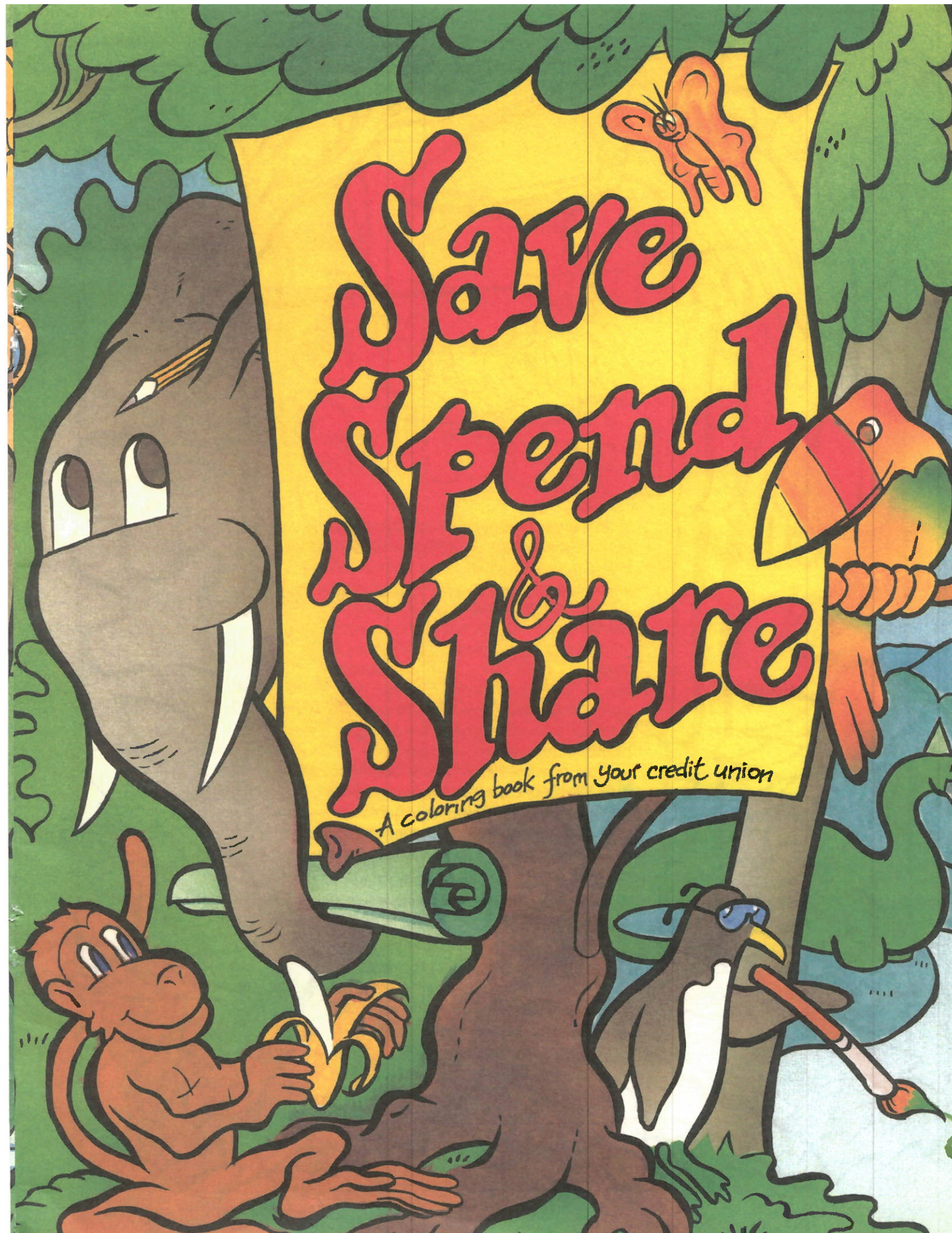


# Save Spend & Share

A coloring book from your credit union







# To The Parents:

We hope your child enjoys this coloring book. We also hope it gives you opportunities to talk with your child about money and its uses. The book's characters are engaging in simple money-management activities. The theme—save, spend, and share—comes from youth education advisors participating in the National Credit Union Youth Involvement Board. They recommend teaching children to save, spend, and share when they have money, whether from gifts, from allowances, or from performing small tasks for pay.

Your credit union is here to help all members, even young ones, make the most of their resources. For more ways to share money-management concepts with your child, see the inside back cover.



Penguin sells lemonade to a friend.





Elephant earns money washing the car.

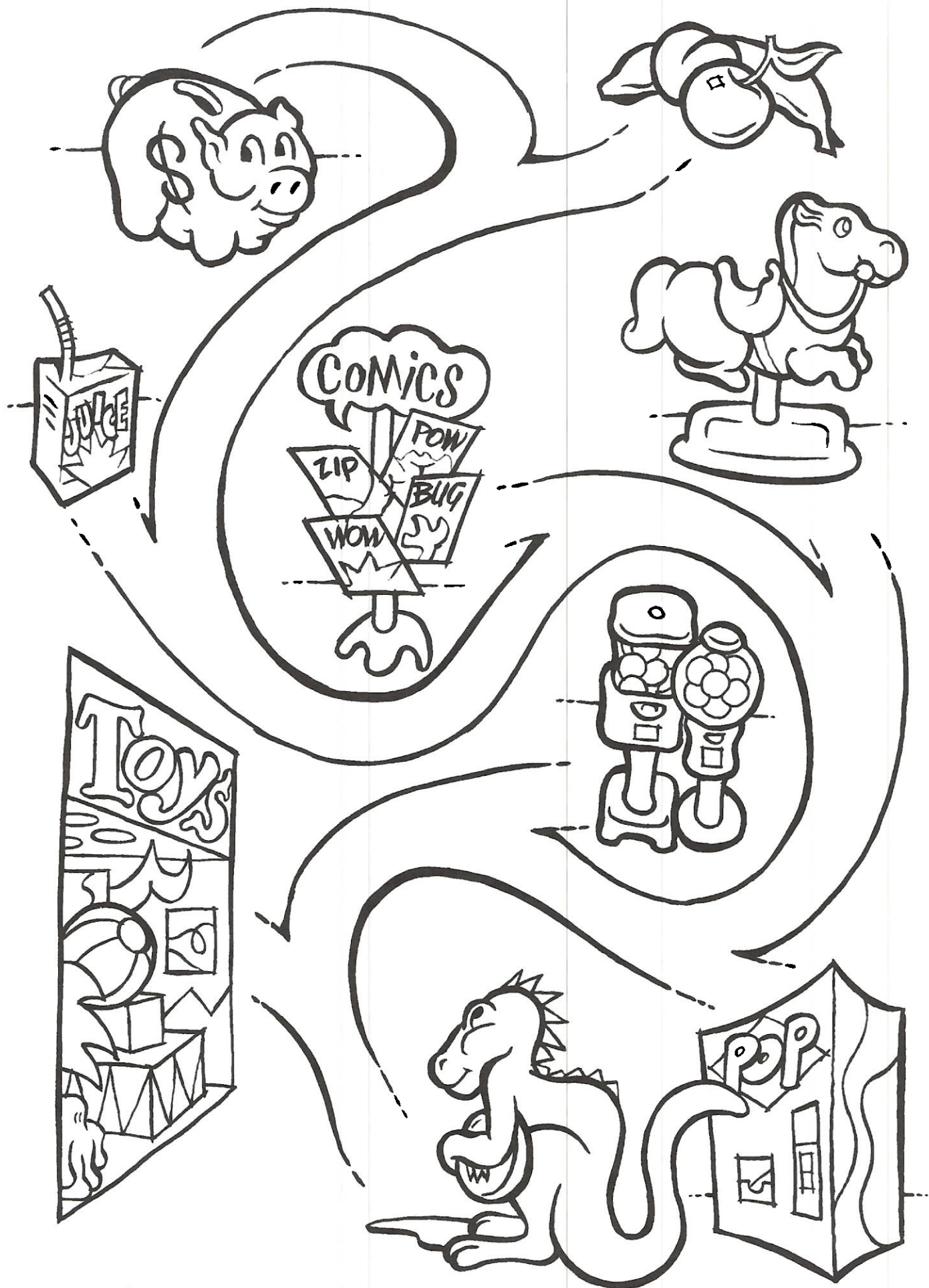






Can you find the coins in the flowers?





Help Dinosaur decide to save or to spend the coin.





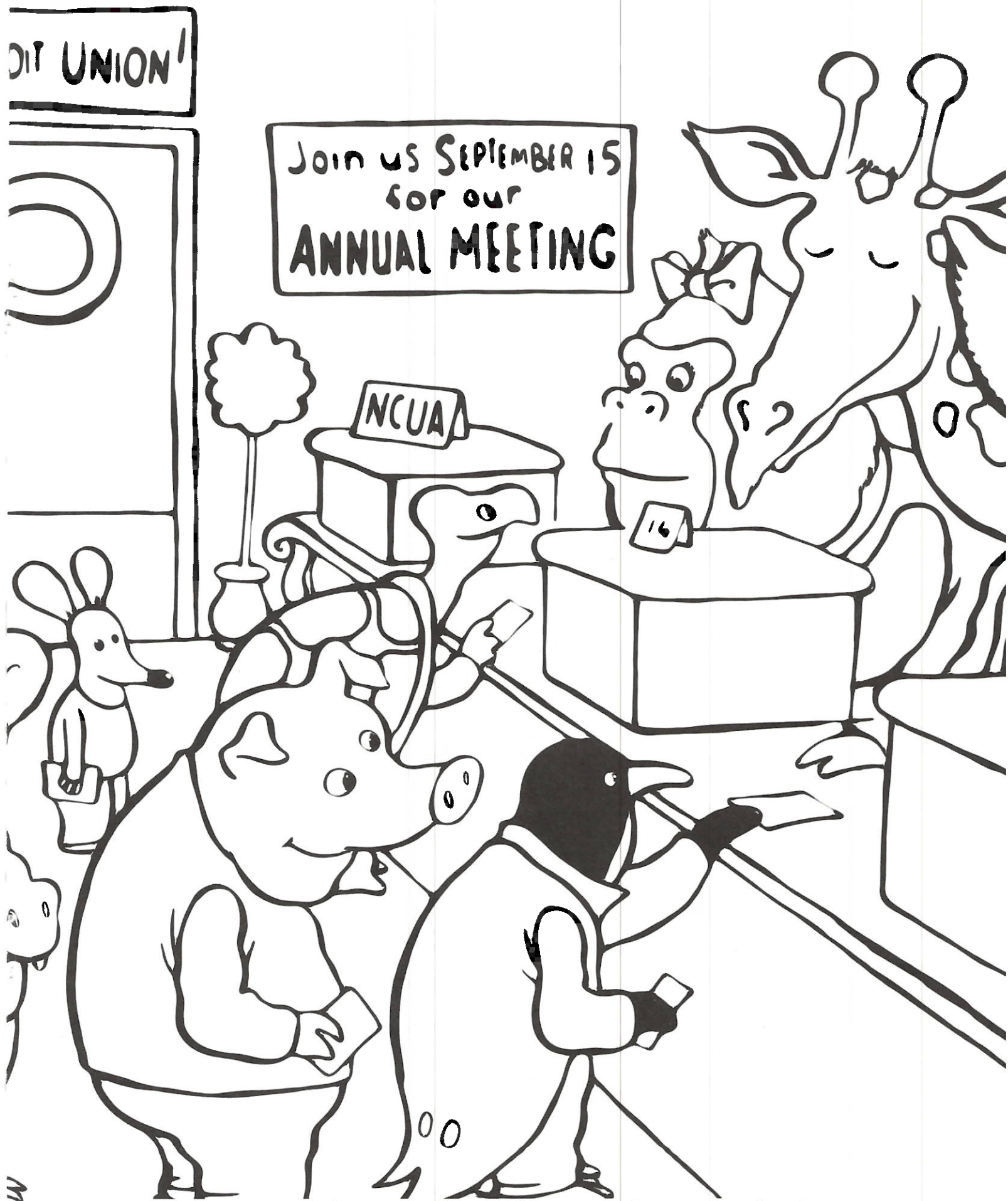


Squirrels save money in the tree.









Savers visit the credit union to deposit their money.

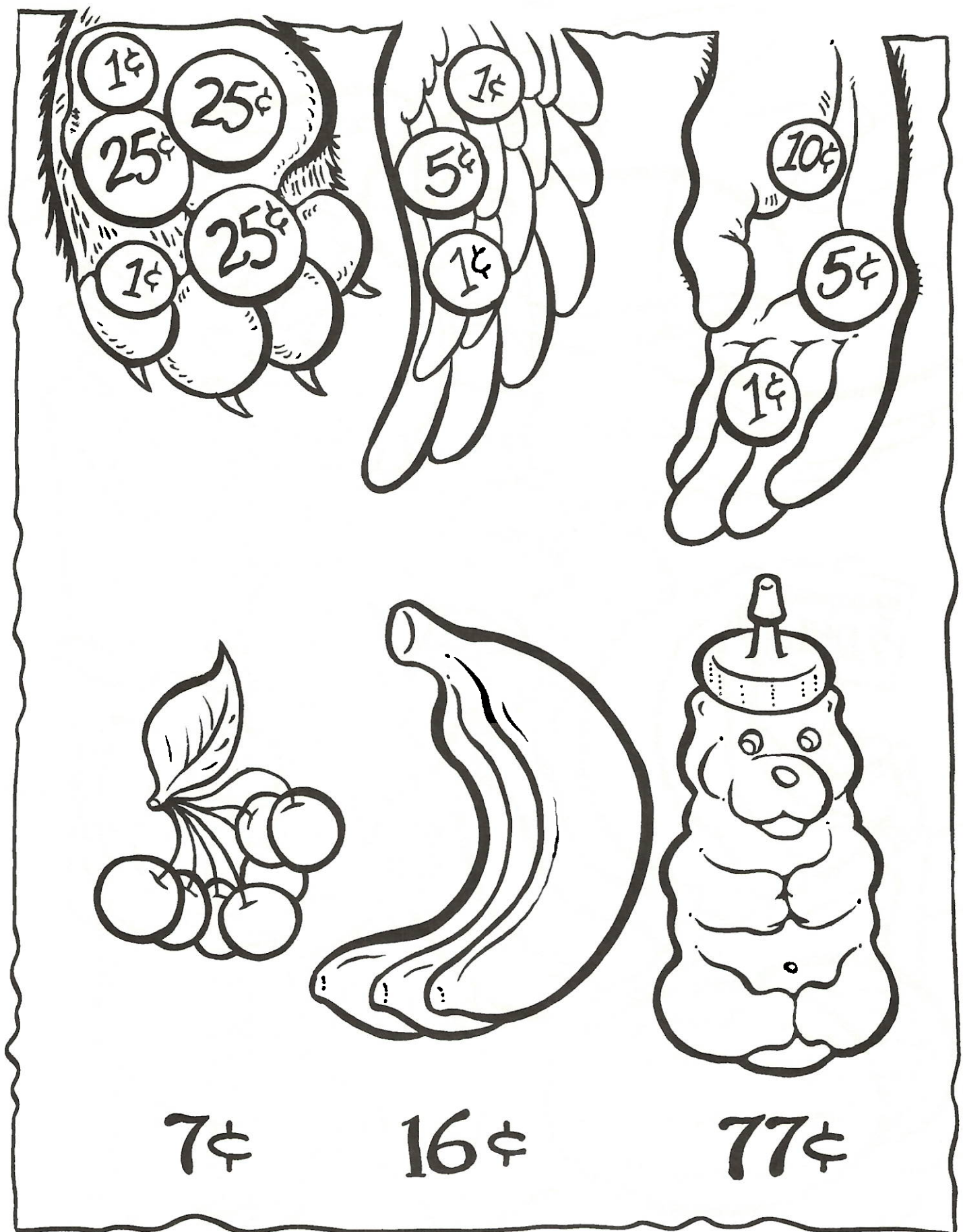




Monkey buys fruit from Toucan.







Draw lines to show which coins buy which treats.





Ducks buy an umbrella to share.



Rabbits share the salad.







Dinosaur buys a present to share at a birthday party.





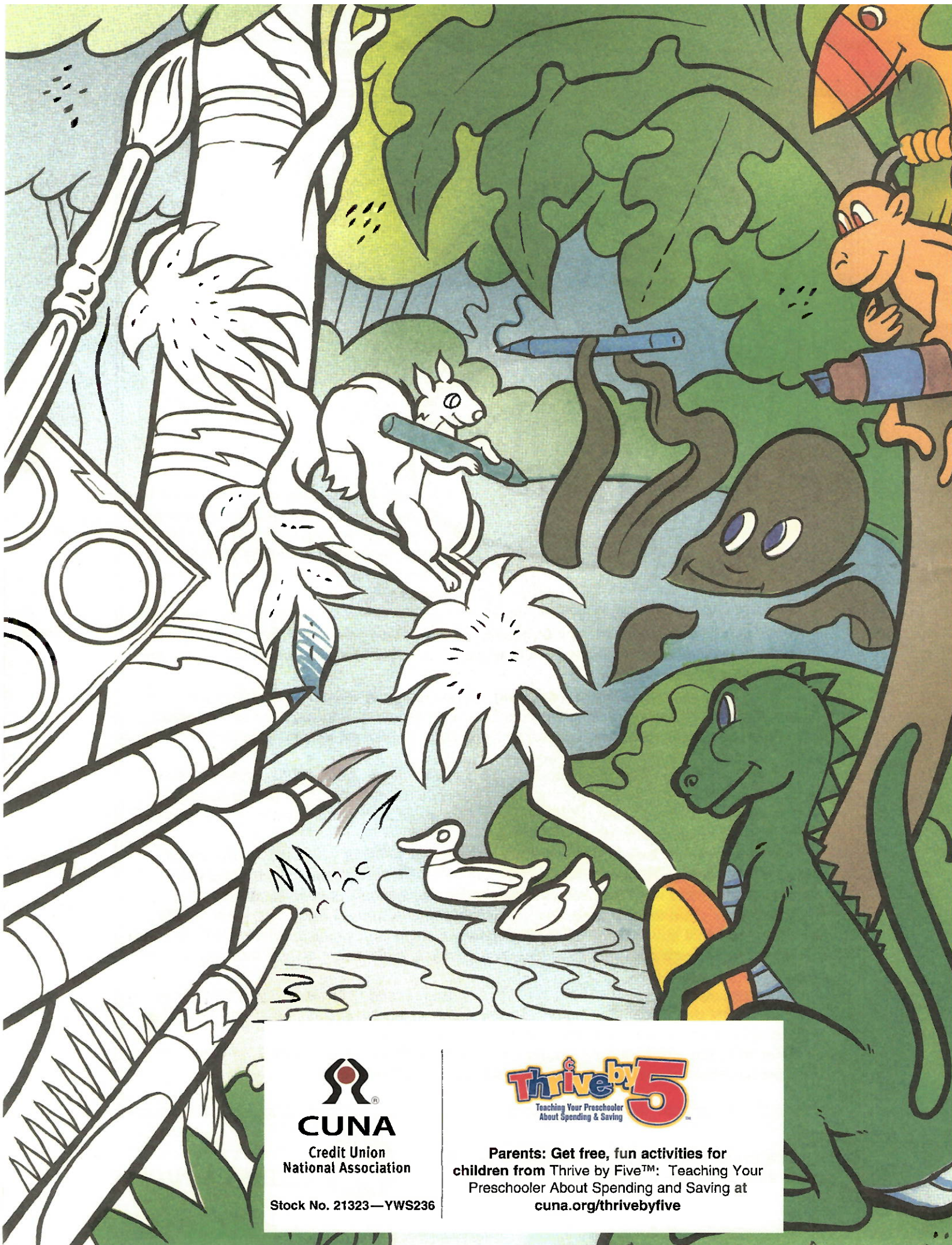
aily life presents many occasions to help children understand money and how to use it well. Children learn by playing, by imitation, and by participation.

Suit activities to your child's age, interest level, and attention span. For example:

- Give children younger than age five mixed coins to count as objects ("one, two, three coins"). Supervise children handling coins—they're easily swallowed. As children grow, help them identify coins and count them as money ("one nickel, one dime, two pennies—that's 17 cents!").
- In a store, occasionally give your child some change to spend. The advisors from the National Credit Union Youth Involvement Board recommend limiting the options—that saves time and reduces conflict. Also give your child the option to save the coins at home rather than spend them in the store.
- Your young child isn't ready to save money for college, but might be ready to save to buy a book or a toy. Young children need rewards to reinforce their saving habit, so at this stage tie savings to spending or short-term goals. Then, when your child achieves one goal, encourage selection of a new goal.
- When the coin bank at home has a few dollars in it, bring your child to the credit union to open a savings account and make a deposit. The credit union welcomes children's accounts and will reinforce your messages about smart money handling.
- Ask your child to help make buying decisions from time to time. Say, "You decide which cereal we'll buy this week," and offer two or three acceptable choices. To help your child evaluate the choice, later ask, "Are you glad you picked that one? Would you choose it again?"
- Express out loud some of your own goals, options, and decisions as you shop. Say, "We won't buy magazines this week because we're saving money for vacation." Or, "This fruit is old—it isn't worth what the storekeeper is charging for it."
- For free, fun activities for younger children from *Thrive by 5™: Teaching Your Preschooler About Spending and Saving*, visit [cuna.org/thrivebyfive](http://cuna.org/thrivebyfive).







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