



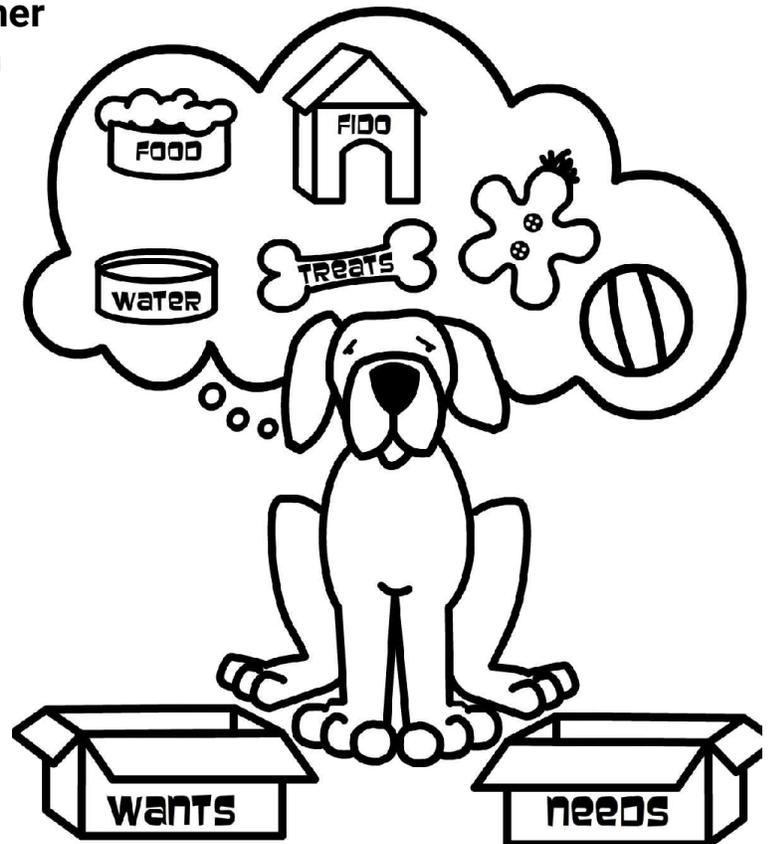
Building Strong Families

Life resources for health, wellness, finances, and positive relationships.

Developing financial attitudes and habits

To help develop positive financial attitudes and habits you can:

- Talk with children about your values and beliefs and how they guide your financial decision making.
- Focus on sharing your strengths, whether it's your ability to shop frugally, stretch your resources, plan, organize, save, focus on goals, or stay positive in challenging times.
- Demonstrate how you get help or information if you cannot answer your children's financial questions or if you are working to improve your own financial well-being.
- Guide them in managing the money they earn, talk about their plans for the money, and set ground rules or expectations for spending and saving. Then allow them to make decisions and learn from the consequences.

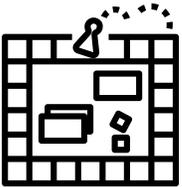
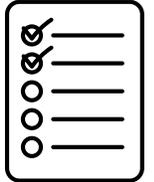


Activities that support the development of positive financial attitudes and habits



Conversations—think out loud while you're shopping, banking, paying bills or doing other financial activities. Talk with your children when shopping about needs versus wants, when or why you use cash, check or credit cards to pay for items.

Planning Activities—Involve your children in planning shopping lists, meals, special events or activities, and family trips. Encourage them to create their own plans such as how they can save for something they need or want or reach goals for their future.



Games—Play board games that are based on financial, career, and other life choices. Talk with them about the electronic games they play, and ask about the points they acquire and how they decide to spend them or about the decisions they must make and how they make them.

Reading—Read to or with your elementary school children, and ask them questions about the stories and talk about how the message might relate to their life. Include books that talk about money concepts such as earning, saving, and spending.



Financial Activities—Allow your children to make small money decision or help you to make money decisions. Teach them how to comparison shop. Help them open a savings account, deposit money, and learn about the interest they can earn if they keep their money in the account. If you choose to give your children an allowance, be sure you talk with them often about how they plan to use it or save it.



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