



**Money
Smart**

for Grades 3-5
Parent/Caregiver Guide



**A fun way for parents and caregivers
to help kids get smart about money.**

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WHAT IS MONEY SMART?

Welcome to the **Money Smart** guide for parents and caregivers of children in grades 3–5. Discussing money early in a child’s life helps to build a strong foundation for healthy financial habits in the future. Within these pages you will find information, resources, activities, and conversation starters about money to help build that foundation.

This guide corresponds to the **Money Smart** curriculum that would normally be delivered by an educator in a classroom or other group setting. This resource can also be used by all families with children, whether or not your child is learning about these topics in school.



To support everyday explorations of money, each module includes the following:

- **About This Topic:** A brief overview of each module.
- **From the Classroom:** Parent and caregiver information about the topic in the form of key questions that are used as part of the **Money Smart** curriculum in the classroom. Questions are answered in the same language used by educators to provide consistency from classroom to home.
- **Words to Know:** Key vocabulary terms about money.
- **Resources:** Books, games, and other online resources that engage children and help reinforce the topics. These are just a few of many existing resources, and are not endorsed by the Federal Deposit Insurance Corporation.
- **Conversation Starters ... Ask Your Child:** Thought-provoking conversation starters that can be discussed anywhere, at any time, and will lead to interesting discussions between you and your child around the topic of finances.
- **Try This ... :** Simple and fun activities to do at home, or around town, that engage children in the topic while supporting parents in their job of raising children.

We hope you find these pages useful and fun for the whole family! To find more resources, visit:

- www.fdic.gov/moneysmart (for the FDIC’s financial education curriculum)
- www.consumerfinance.gov/parents (to find age-appropriate information and activities for children)
- www.mymoney.gov (to find financial education resources from more than 20 federal agencies)

YOUR CHILD'S FUTURE

Part of building a strong foundation for your child's financial future is making sure his or her personal information stays secure. Controlling and limiting access to a child's information is one of the best ways to protect children from identity theft.

Keep in mind that scammers also use social networking sites to gather even small tidbits of information that can be used to commit fraud. Parents and caregivers can learn more about how to help keep their child safe when using mobile phones and computers by visiting OnGuardOnline (<http://www.onguardonline.gov>), the federal government's website to help you be safe, secure, and responsible online.

TIPS FOR TALKING ABOUT MONEY

Children are naturally curious and ask a lot of questions. Sometimes, questions about money can be awkward or seem hard to answer, but it's important to engage children in the process of understanding how money works and its value. This guide includes "Ask Your Child" questions and fun and useful "Try This" activities to support these conversations and allow children an opportunity to share their thoughts and wonderings. Furthermore, they also allow you to bond with your child as you create comfort in discussing money matters.

Use the "Ask Your Child" questions and "Try This" activities to ask about specific topics that may have been covered in the classroom. Or use them as boredom busters while running errands or eating dinner. They are designed to fit into your schedule and to make it easier to talk to your child about money.

However you engage with your child around the topic of money, you are sure to gain some wonderful insight into your child's interests and understanding of the world. And, remember, you are your child's best role model. You may not have all the answers, but engaging in these conversations and activities offers opportunities to learn together.

ABOUT THE RESOURCES

The resources listed in this guide are just a few possibilities available in the wide world of children's books, apps, and games that explore the topics found in these pages. A local librarian or your child's teacher may have other suggestions.

WAYS TO USE BOOKS:

- **Read together.** This is a wonderful way to bond with your child and support his or her literacy skills while talking about money.
- **Ask for a summary.** Whether your child reads with you or independently, ask him or her to summarize each book (and/or chapter) and share what he or she has learned.
- **Have a discussion.** Use the books as conversation starters to talk about the concepts of money and how it applies to your lives.

WAYS TO USE GAMES AND ONLINE RESOURCES:

- **Play and learn together.** Spend time using the online resources with your child. Ask: *What did you discover while visiting this website or playing this game?*
- **Discuss games.** After your child has explored the games on his or her own, ask: *Which one was your favorite? What skills did the game require? What did you learn about money?*