



ASSOCIATED
CREDIT UNION

YOUTH ACTIVITY PACKET



**ELEMENTARY
SCHOOL**

LIVE. BANK. GROW.®

name: _____

date: _____

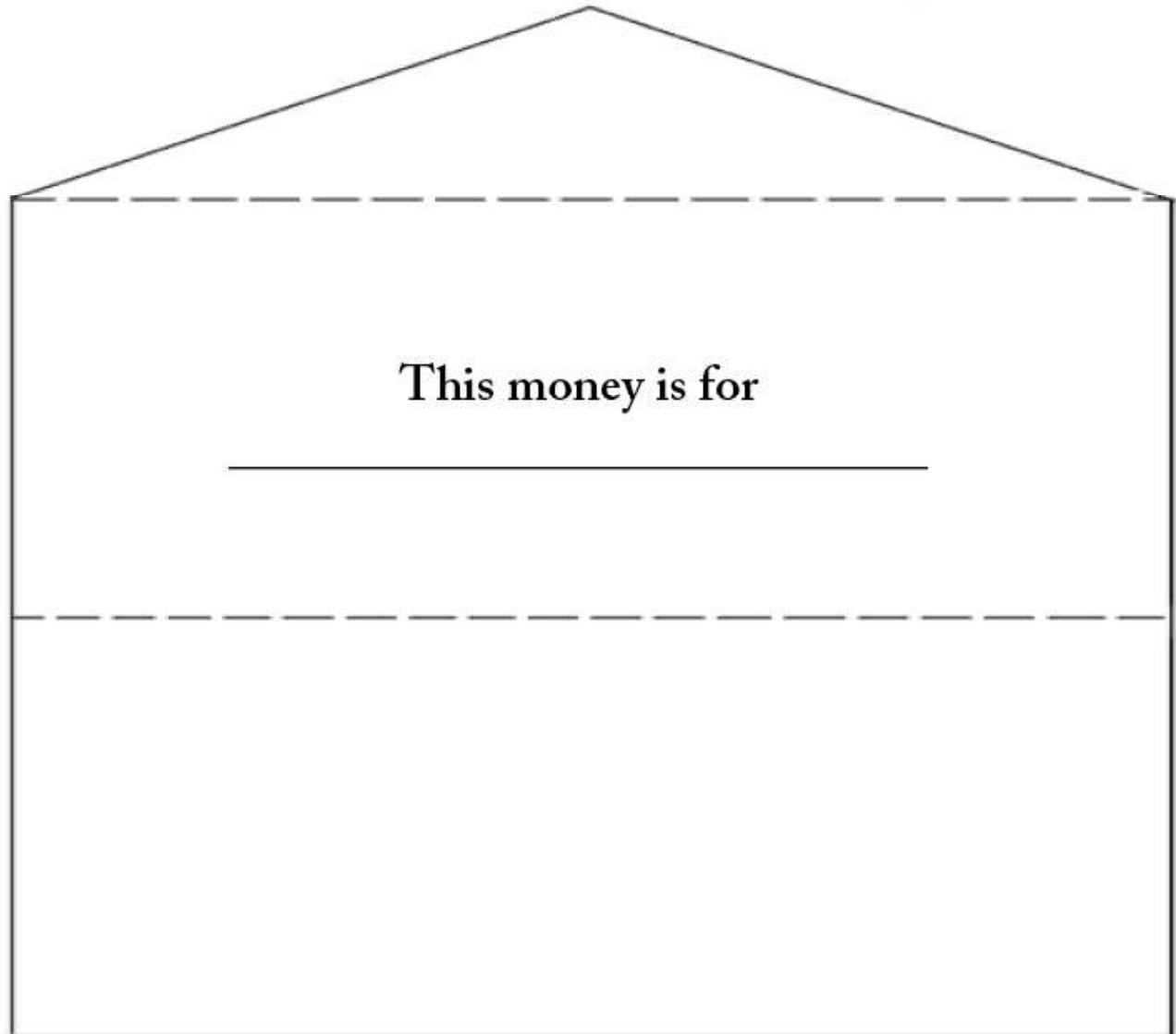


spending plans



directions

Create your own envelopes to show what you will do with your money. Print out one page for each envelope you need, then cut along the solid lines. Label each envelope by writing “saving,” “spending,” or “gifts”. You can decorate your envelopes using crayons, stickers, or pictures from magazines. When you are done decorating your envelopes, put them together by folding the dotted lines, then gluing both of the sides.



This money is for

Make spending choices at the park

Your child will make their own choices about how they might spend money on a trip to a park.

Key money concepts

- If children spend money, they often have a lot of options. That means they have to make choices about what they do or don't want to spend money on.
- This activity can help children learn to think about what's best for them before they spend money.

Setup

- Set aside 10-20 minutes for this activity.
- Print the activity on the last two pages or prepare to have your child do the activity on a computer, tablet, or another electronic device.

Directions

1. Tell your child to imagine they're visiting the park in the picture. They'll choose how to spend or save their money on the visit.
2. Explain that buying is when you pay money and get to keep something in return. For example, you get to keep the balloons or kites in the picture when you buy them.
 - For younger children, you may need to explain that some items cost more than others. You can use real coins or play money to help them understand which items cost more.



Things to talk about

Before your child does the activity

- Ask what they'd like to do at the park in the picture. Where would they like to spend their money? What could they do to have fun without spending money?
- For older children, you may ask them to add the costs of each item they pick. You can ask, "How much money would you need to buy the items you chose?"
- You can also give older children a budget and let them decide how to spend their money. You can ask, "How would you spend your money at the park if I gave you \$7.50?"

After your child completes the activity

- Ask them what other things they like to do at a park.

3. Tell your child that renting is when you pay money to borrow something. You give it back when you're finished. In the picture, you can pay money to rent the boats and fishing poles, but you return them when you're done.
4. Before your child makes their choices, ask questions to help them think about their decisions. See the "Things to talk about" section on the previous page for suggestions.

Learn more about building your child's money skills

This activity helps develop your child's planning and self-control skills. To build these skills, they should practice things like planning ahead, remembering information, and solving problems. It also develops money habits and values. To build these skills, they should practice having a positive attitude about saving and spending. Finally, this activity helps develop your child's money knowledge and choices. To build these skills, they should learn facts about saving and spending money and use what they've learned to make the best money choices for them. [Learn more about building your child's money skills.](#)

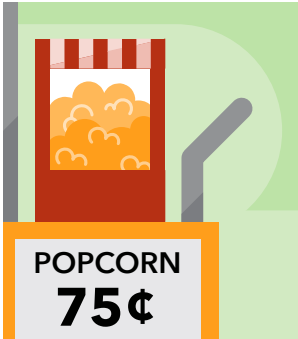
Make spending choices at the park

Look at the picture. Imagine you're visiting the park in the picture. You get to choose how to spend or save your money.



Check the box next to what you would like to buy or do at this park.

What kind of snack do you want?



or



or



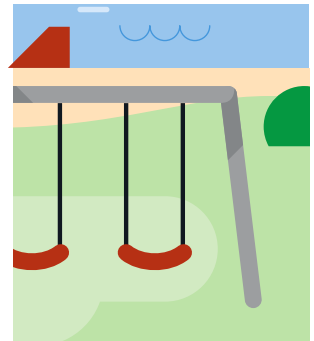
What do you want to play with?



or



or



What activity do you want to do?



or



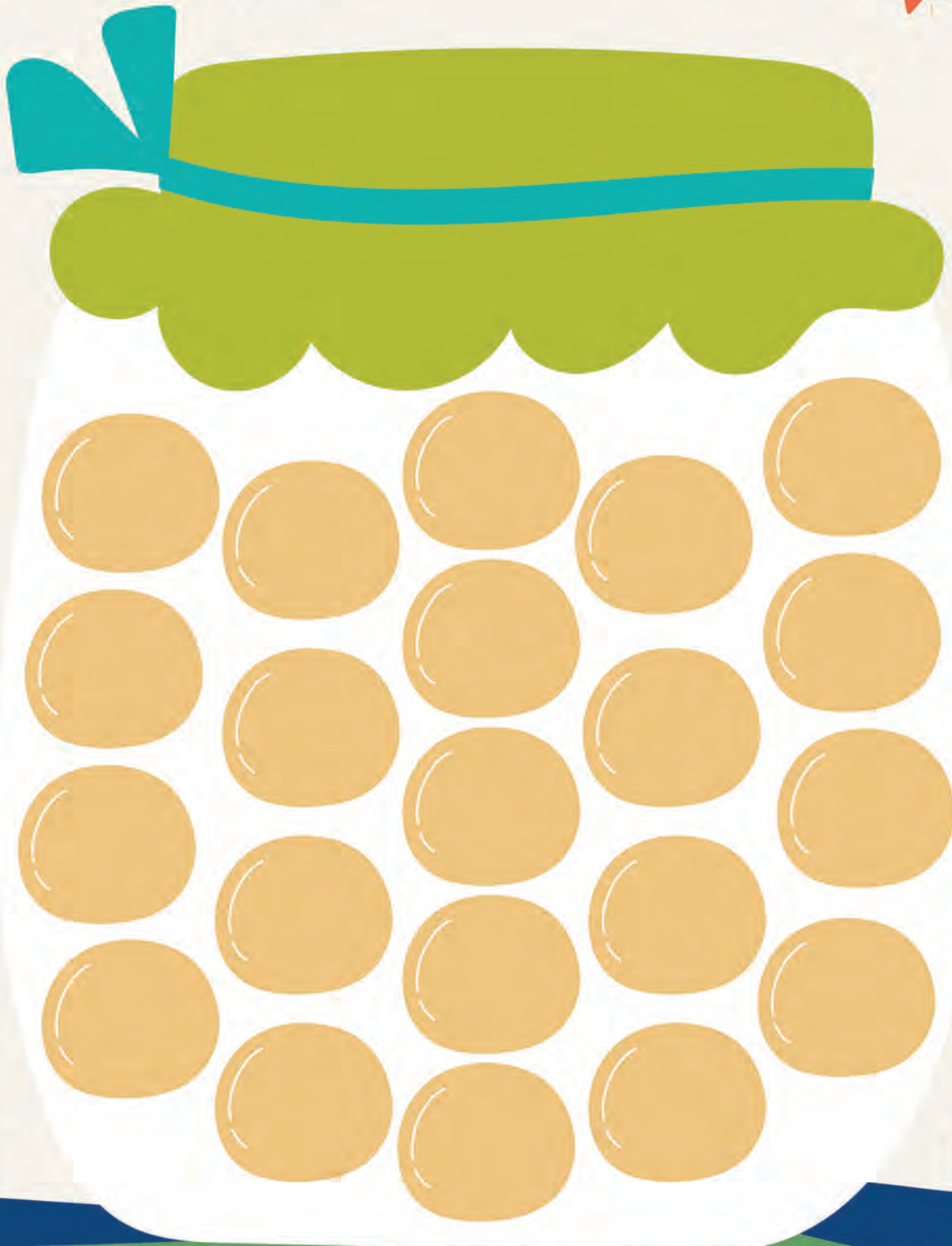
or





Savings Tracker

Goal:



SAVINGS GOALS

My Goal:

Start Date:

Deadline:

Amount

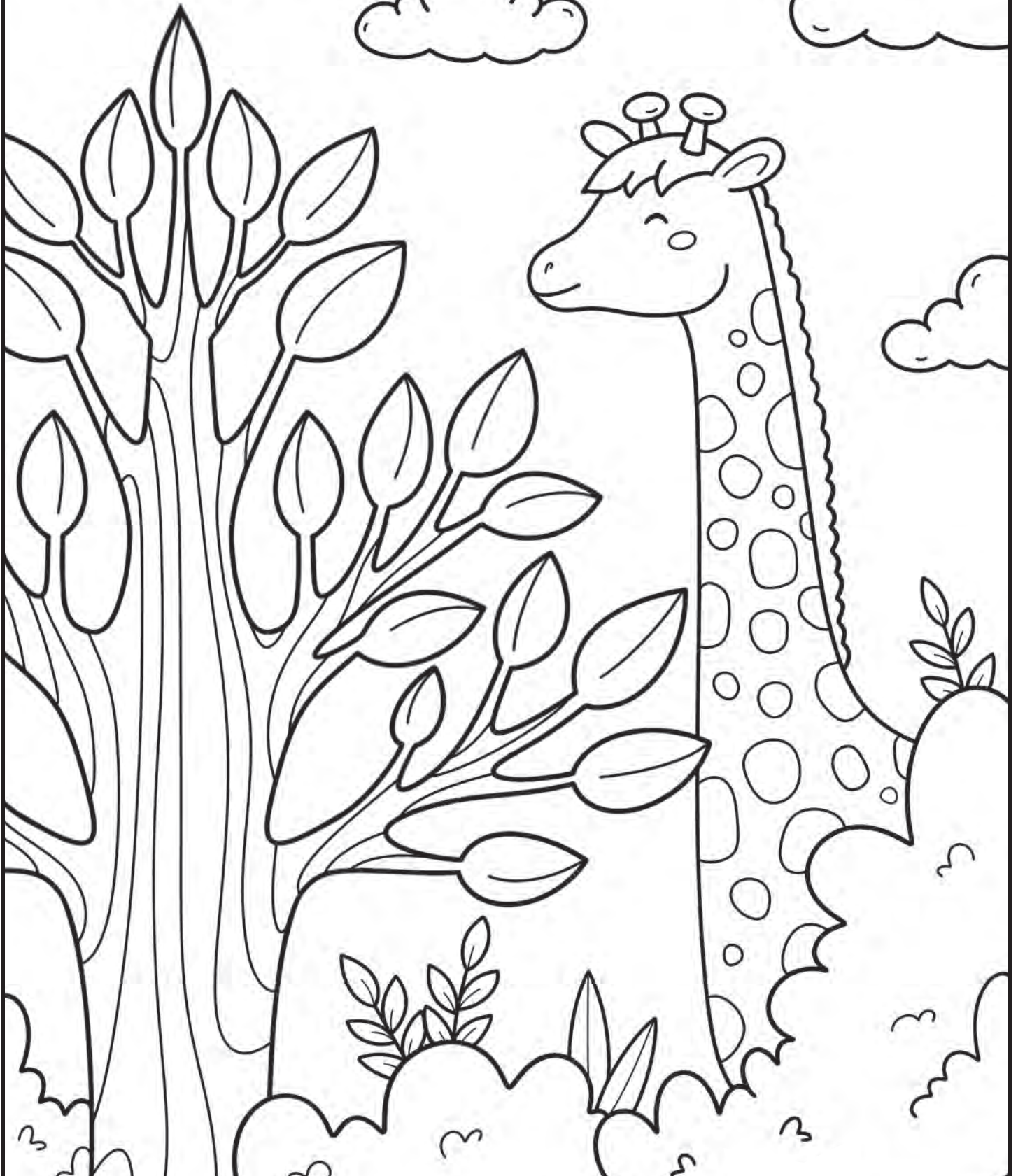
Date





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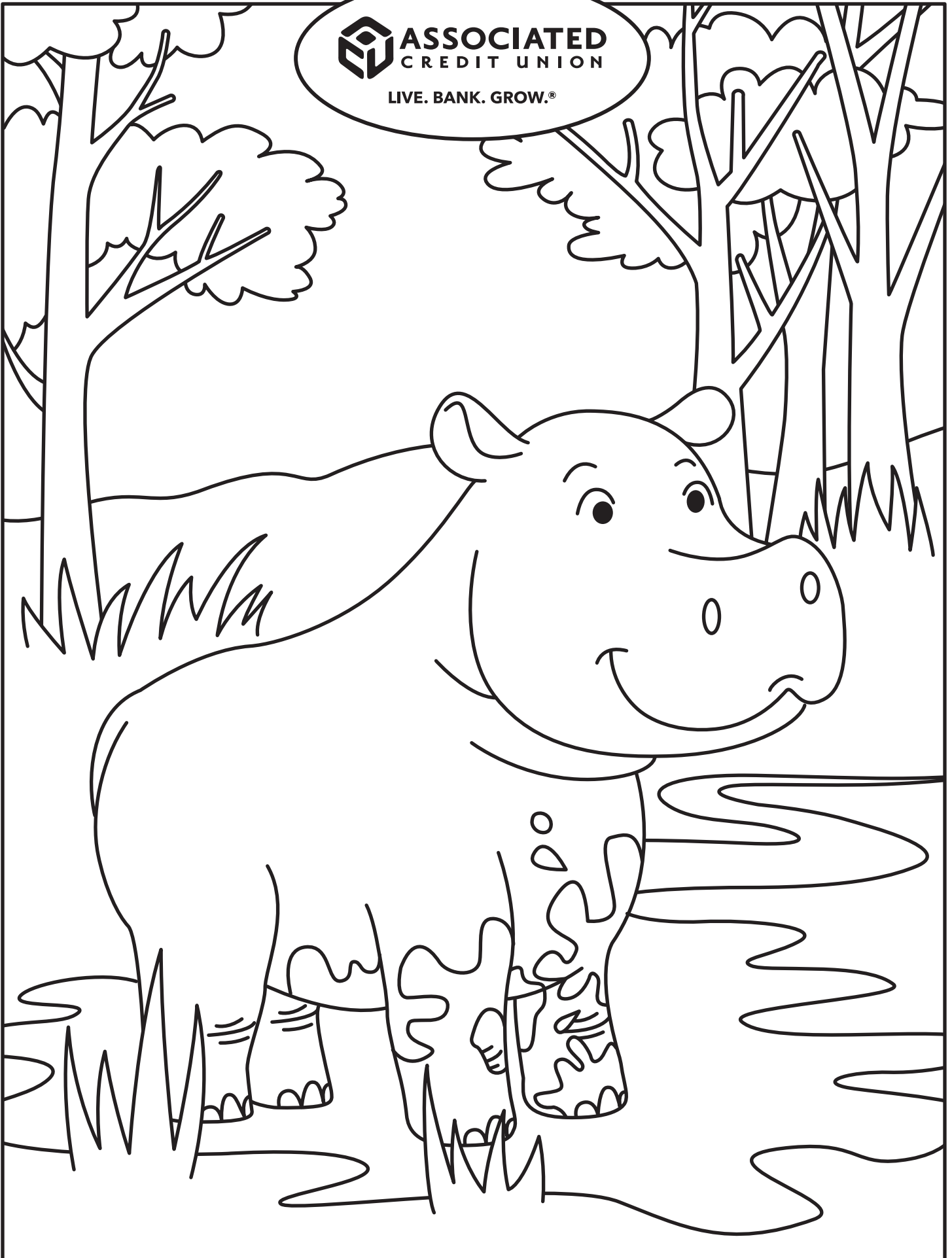
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