

For Me For You For Later

First Steps to Spending, Sharing, and Saving™



Welcome, Educator!

Developing financial skills is an important part of every child's education—and it's something that can start at an early age.

A creation of



Sesame Workshop is the nonprofit organization behind Sesame Street, the television show that has been reaching and teaching children since 1969. Sesame Workshop has a mission to help kids everywhere grow smarter, stronger, and kinder. We're active in over 150 countries, serving vulnerable children through media, formal education, and philanthropically-funded programs, each grounded in research and tailored to local needs and cultures. For more information, please visit sesameworkshop.org.

Developed in partnership with



Founded by The PNC Financial Services Group, Inc. in 2004, PNC Grow Up Great and PNC Crezca con Éxito form a \$500 million, multi-year, bilingual school readiness initiative to help prepare children – particularly underserved children – from birth to age five for success in school and life. Built on the understanding that education is a powerful means for economic and social mobility, the program provides innovative opportunities that assist families, educators and community partners to enhance children's learning and development. Learn more at pncgrowupgreat.com.

In your daily routines and weekly themes, you're already helping children build a foundation of financial concepts in different ways. When children practice activities like sorting and counting, they're building math skills. Learning about community helpers introduces children to the concepts of jobs and earning money. Similarly, when children learn how to wait, make choices, and take care of things they value, they're developing equally important financial skills. All of this skill-building will help children manage money in a responsible way when they're older.

Whether you're in a classroom, center-based program, or family child-care setting, this guide offers simple entry points for discussion as well as fun activities that can enhance what you do with children every day.

The activities in this guide will focus on these key concepts and how to integrate them into your work with children:

- **Financial Basics:** Building awareness of how to make choices
- **Value:** Learning that things each have different value
- **Money Basics:** Understanding what money is and what it's for
- **Spending, Sharing, and Saving:** Identifying different ways to use money

For even more activities and tips on how to use this guide, check out the digital interactive tutorial, ***For Me, For You, For Later.***

Before you begin with children, consider sending home the letter on page 9.

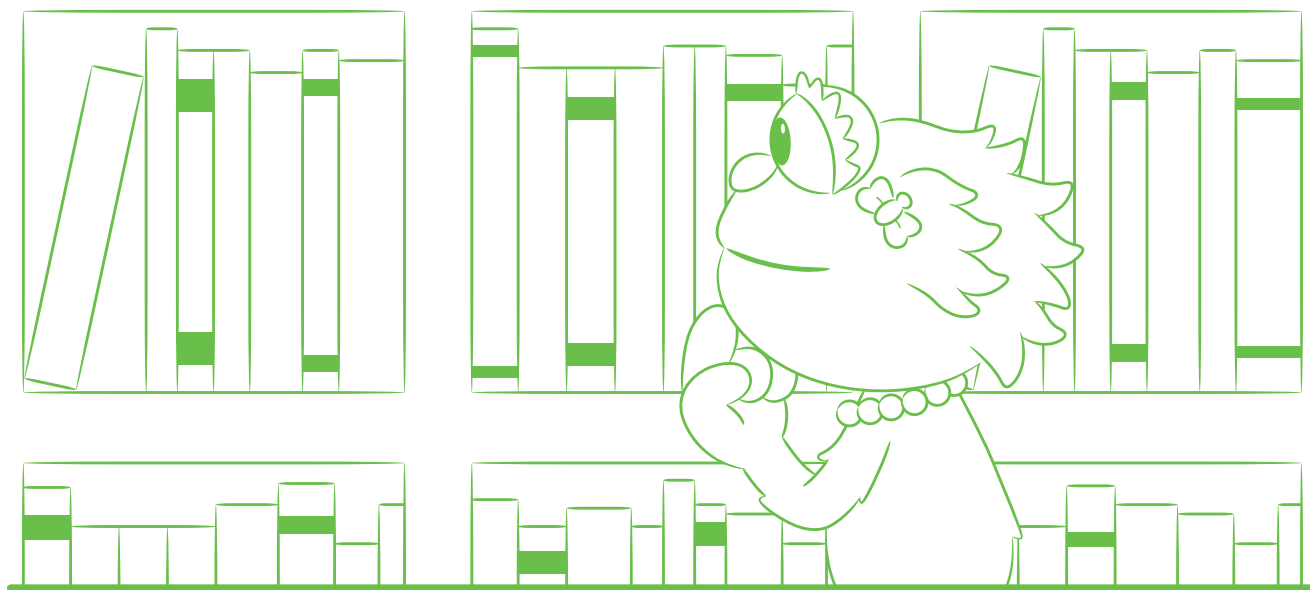


So Many Choices!

Children are already making lots of choices every day.

You can help children learn the lifelong skills of how to think through decisions and understand outcomes and begin to recognize that they make choices based on what they value. Opportunities to practice making simple choices can lead to thoughtful decision-making about spending, sharing, and saving money down the road.

As you talk about children's decisions, emphasize the fact that they have made a choice—they picked one thing instead of something else. You can also help children become aware of their choices by talking out loud about your own decision-making. *Let's buy bananas. They are healthy, tasty, and on sale—that means they cost less money!*



Consider these ways to talk about choices throughout the day:

Weather

During conversations about the weather, guide children to talk about their choices. *It's a rainy day! Did anyone choose to wear or bring anything special today?*

Choice Time

Offer support to children during choice time. *It looks like the art table has a lot of people. Who would like to choose to move to another table that has more space?*

Story Time

When you read story books, ask questions about the characters' choices. *Why do you think (character) made that choice? How did that choice work out for them?*



V Is for Value

You can explain the concept of value by telling children it means “how important something is to you.” They can also begin to understand that different people place different values on things — what might be important to one person is less important to another. Eventually, children will grow to understand that the things people spend their money on have costs (a price tag) as well as value (their worth to someone).

During group time, you might ask each child to talk about something that’s important to them and why. Start by talking about something you value. *I value my dog because she makes me so happy. I love taking walks with her and how she keeps me company at home.* You can customize the conversation based on the time of year, your weekly theme, or special events.

TRY THIS!

“What I Value” Book

Invite children to write and draw about people, activities, or things that they value by using the “What I Value” mini-book on page 10. Then, help them cut out and fold the pages. Staple each book’s pages together and encourage children to take their books home and share them with family and friends.





Dollars and Cents

Children are curious about everything—including money! Talk with children about different types of money, for example paper bills, coins, and international currencies. You might show photographs or illustrations in posters, point out money in books and games, or provide play money in your pretend play areas. (Remember to keep coins out of reach from young children, as they can be a choking hazard.)

You can introduce the concept of money with simple language:

What is money?

Money includes coins and paper money such as dollar bills. Plastic credit and debit cards are used to pay with money that is held at the bank. When you use a credit card, you're promising to pay later.

What is money for?

We use—or spend—some of our money on things we need, such as food and clothing. We also spend money on things we want, such as games or toys. We need money to pay for services, too—such as riding the bus, haircuts, and lessons or activities.

How do people get money?

The main way people get money is by earning it. That means they work—they do a job and are paid for it.

TRY THIS!

Funny Money

Invite children to color and cut out printable play money. You can find printable play money resources at: [sesame.org/resources/play-money/](https://www.sesame.org/resources/play-money/) Suggest children sort the money by type or amount. Kids can even create their own play money!





Learning About Earning

Talking about jobs is a great way to start building the concept of how people earn money. Explain to children that most people earn money in return for work.

When you discuss **people in the community**, such as a mail carrier, store clerk, doctor, librarian, or teacher, mention that these are jobs. Guide children to talk about the work people do in the community by asking questions such as, *Why do you think this person's job is important? What would happen if no one did that job?*

You might also point out the personal reward of working hard and feeling good about accomplishing things, whether or not they are paid. You can say things like: *When a person does work that is needed or helpful, it can feel really good and make them feel proud.*



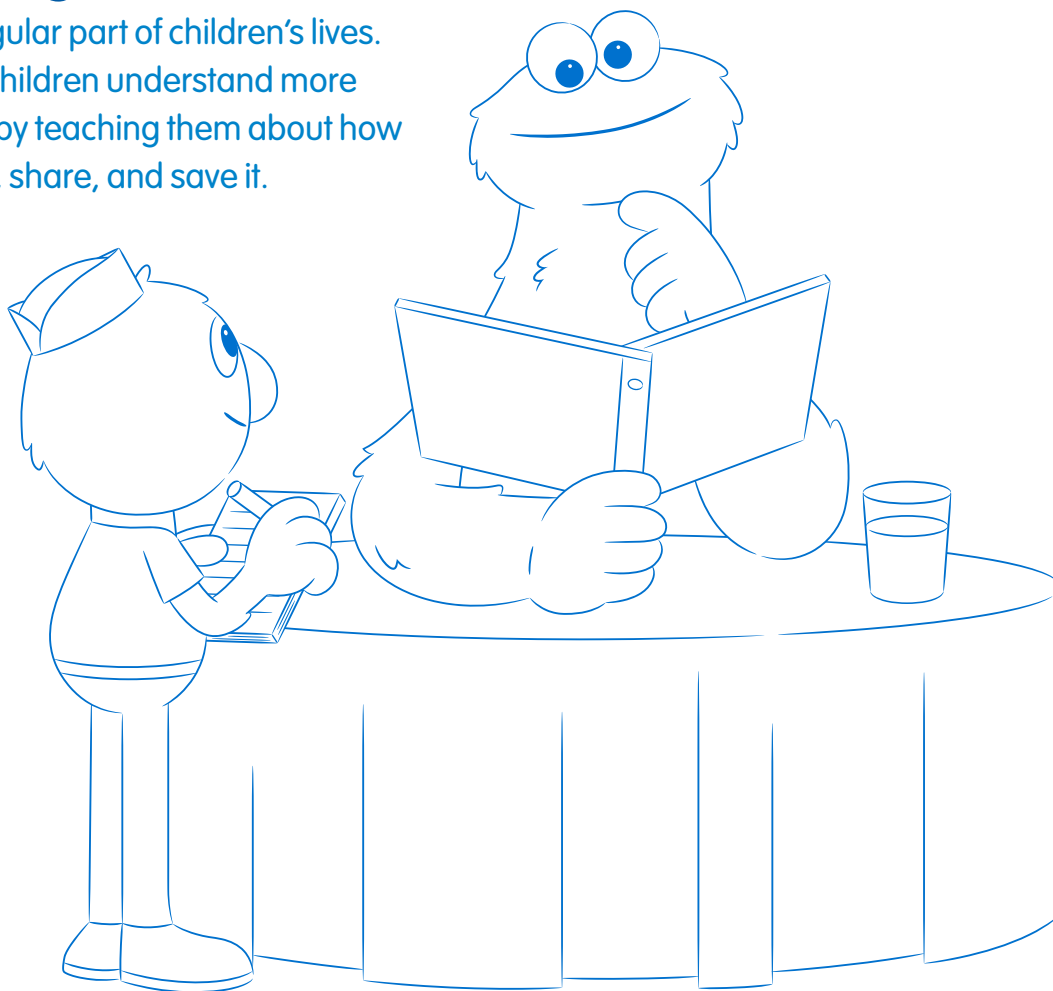
TRY THIS!

Who Are the People in Your Neighborhood?

Invite family members or people from the community to come in and talk about their work. Before the visit, work with children to come up with questions to ask. Use this opportunity to discuss how people's jobs help the community. You might encourage children to ask your classroom guest: What do you like about your job? What is something you learned while doing your job?

Spending, Sharing, and Saving

Money is a regular part of children's lives. You can help children understand more about money by teaching them about how people spend, share, and save it.



Spending means using money to get something in return. Spending involves choices — from deciding what is worth spending money on, to choosing between similar items of different prices. Acting out roles in dramatic play can help children further explore and understand the basics of choosing to spend.

Pretend to Spend

Help children learn to make choices about spending by setting up a pretend grocery store or restaurant. Invite children to make signs, menus, sale flyers, and price lists. You might bring in coupon books or weekly ads and hand out the pretend bills and coins. Ask children to “buy” the items they would choose for a picnic lunch or a healthy breakfast or what they would order from the menu.



Sharing means giving money, time, or talents to others. Sharing can be a tough concept for young children. It is something learned gradually over time and through different experiences. However, even young children can share with their friends, family, and community in simple ways.

Share a Smile

Encourage children to share their time and talents with others. As a class, you might have children make greeting cards for people in a hospital or senior center or “get well soon” cards for a classmate or school staff member. Talk about how it feels good to make someone else happy when you are doing the giving.

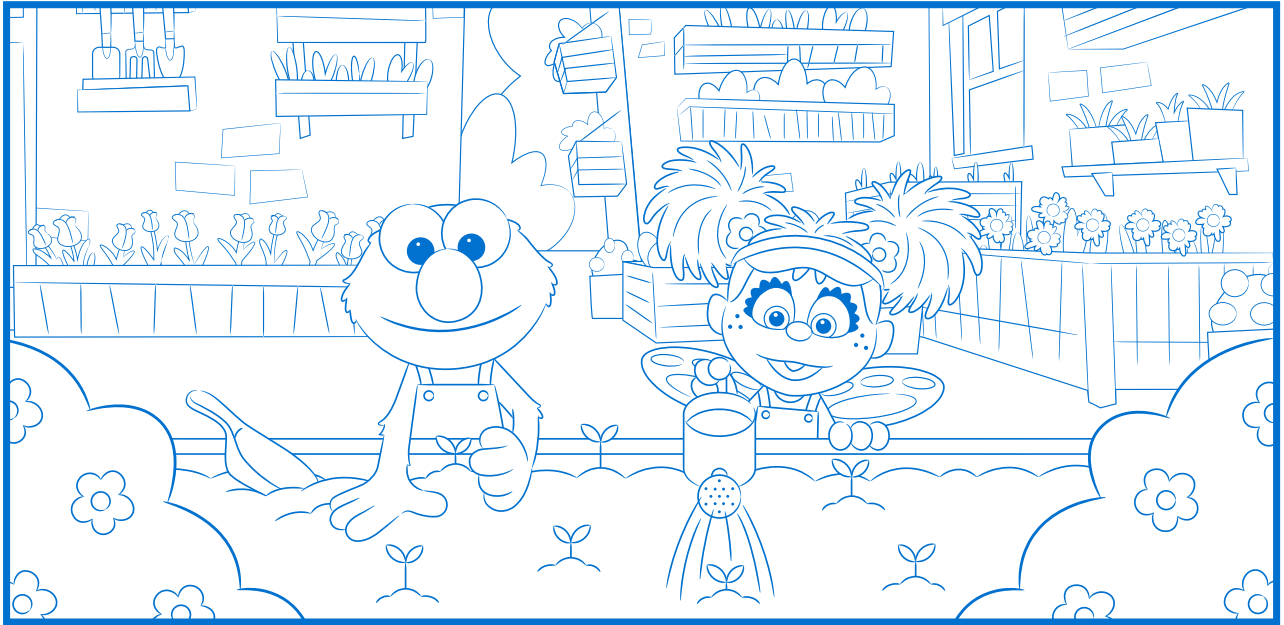
Share Events

Raise awareness for events in your community, such as canned-food drives, coat drives, park clean-ups, or fun runs. Consider participating as a group to strengthen your school or community center and show children the benefits of sharing time and talents with others.

Share Ideas

Invite children to make suggestions to their friends and classmates. What book did they enjoy that a friend might like to read too? What snack or recipe do they like that they would recommend someone try? Encourage children to ask and offer helpful information to one another.

Saving allows people to buy something in the future if they don't have enough money to buy it today. One important part of learning to save is learning to wait. Explain to children that saving a little money at a time can add up to more later on.



Start a Classroom Savings Jar

Bring in a clear plastic container to use in your classroom to illustrate the concept of saving over time. Work with your class to set a goal and ways to meet it. For example, every time the class puts their snacks away in time, they add play money to the jar. Once they reach a set amount, the class can choose a special treat or event.

Play Waiting Games

Point out different ways children can practice patience while having to wait. When they're waiting in line, you can play "I Spy" or guessing games, sing a song together, or practice mindfulness activities.

Grow a Garden

Studying plants and gardening are perfect opportunities to teach children patience and how to observe things growing over time. Plant seeds and help children keep track of their growth. You might consider measuring the plants each week, taking photographs, and drawing the progress.

Dear Caregivers,

In our program, we're starting to learn about financial basics.

Every day, children have opportunities to reinforce concepts that will help them make good decisions about spending, sharing, and saving money later in life. Please join us and explore along at home!

Choices: Every day your child can, and does, learn and think about choices, such as wearing boots instead of sandals on a rainy day. The next time you are at a store together, have your child help make a shopping choice, such as which of two shirts to buy.

Value: Your child can begin to understand that people, things, and money have value. The way they feel about something will help them decide what it's worth, such as how they prize their favorite stuffed animal above others. Encourage them to make a "value journal" with pictures of people, traditions, or places that are important to them.



Money Basics: You can talk with your child about money while doing routine activities such as grocery shopping, riding the bus, running errands, or going out to eat. Simply pointing out if you're paying with cash, credit cards, or your mobile phone helps children begin to understand what money is and how it's used.

Spending, Sharing, and Saving: Your child can practice these three basic skills to help them decide what to do with money. Start with a small goal, such as saving for a game or toy. Together, look for ways people spend, share, and save every day, such as buying groceries, giving handmade gifts, or depositing money at a bank.

TRY THIS!

Start Your Own Three Jars Together with children, decorate three clear, plastic jars for spending, sharing, and saving.

Visit [sesame.org/FinancialEd](https://www.sesame.org/FinancialEd) to download and print labels. What will your child do with the money they put in each jar?

"What I Value" Book

Give each child a copy of this book template. Encourage children to draw things they value and help them label each picture. Then cut out the pages and staple them together to create a book.



What I Value

Someone I Value

Something I Value

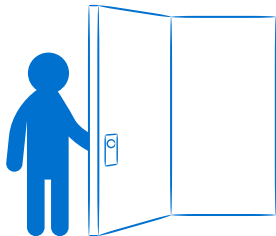
Something I Value Doing

Print and cut out the provided tags to create a classroom job chart. Cut and attach the title and tags to a piece of poster board, a bulletin board, or a whiteboard and display in a place easy for children to see. Help children write their names on pieces of paper. Place each child's name on the chart next to the job that they are assigned. When children change jobs, they can help switch their names on the chart.

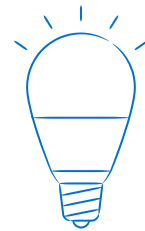
Classroom Job Tags



recycling collector



door holder



light checker



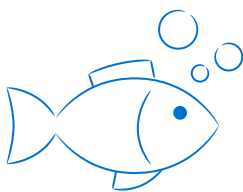
plant feeder



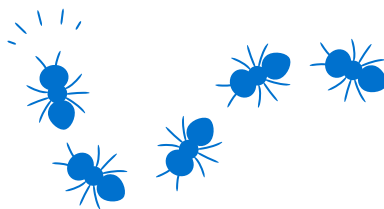
table wiper



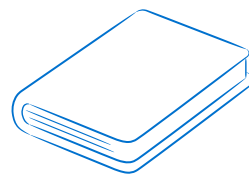
calendar helper



pet helper



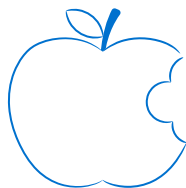
line leader



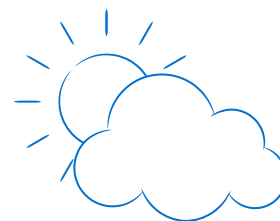
story chooser



song chooser



snack helper



weather reporter