

Tree Top Times

Newsletter for parents and their kids



Spring 2024

Take the Pledge for Youth Financial Literacy Month!

America Saves Week is kicking off on April 8th, 2024. Studies show people with a savings plan are twice as likely to save successfully. Begin your family's success by creating and committing to a simple savings plan. Getting started can be challenging, but it only takes 21 days to form a healthy habit! To get encouragement and tips on the journey, take the America Saves Week pledge at americasaves.org.



Why should you talk to your children about money?

Including your children in basic financial decisions can be enjoyable, beneficial, and educational for the whole family. When children work on their part of a shared goal, they can gain confidence and see the positive results of their efforts. The American Psychological Association shares that family discussions about money help promote healthy financial habits that can have lasting positive impacts.

Four easy ways to make savings a family affair

Everyone in your household can help play a role with the family's financial success.

Have the conversation - Gather your family together, and create a fun environment to talk about money. Keep it positive by discussing various ways you can work together to spend wisely and save.

Involve the entire family - Explain how everyone plays their part in the household costs, including utilities, internet, and food. Teach the whole family ways they can help save. **First activity:** For one month, keep a tally of every time everyone in the household turns off a light. Create a fun reward for a positive result.

Set a goal - As a family, decide on a financial goal. Choose something obtainable to work toward, such as a day trip, vacation, or special purchase. Whatever you decide, be committed to its success and see it through to build momentum.

Make a plan - Setting a goal is a great start, but how will you reach it without a plan? Your plan should include smaller goals that keep you on track for success and are reviewed often. Be sure to celebrate the process and the end result to create positive takeaways.



Using games and family time to teach financial literacy

The following financial-themed games will help explore educational topics in a fun and engaging way for the whole family.

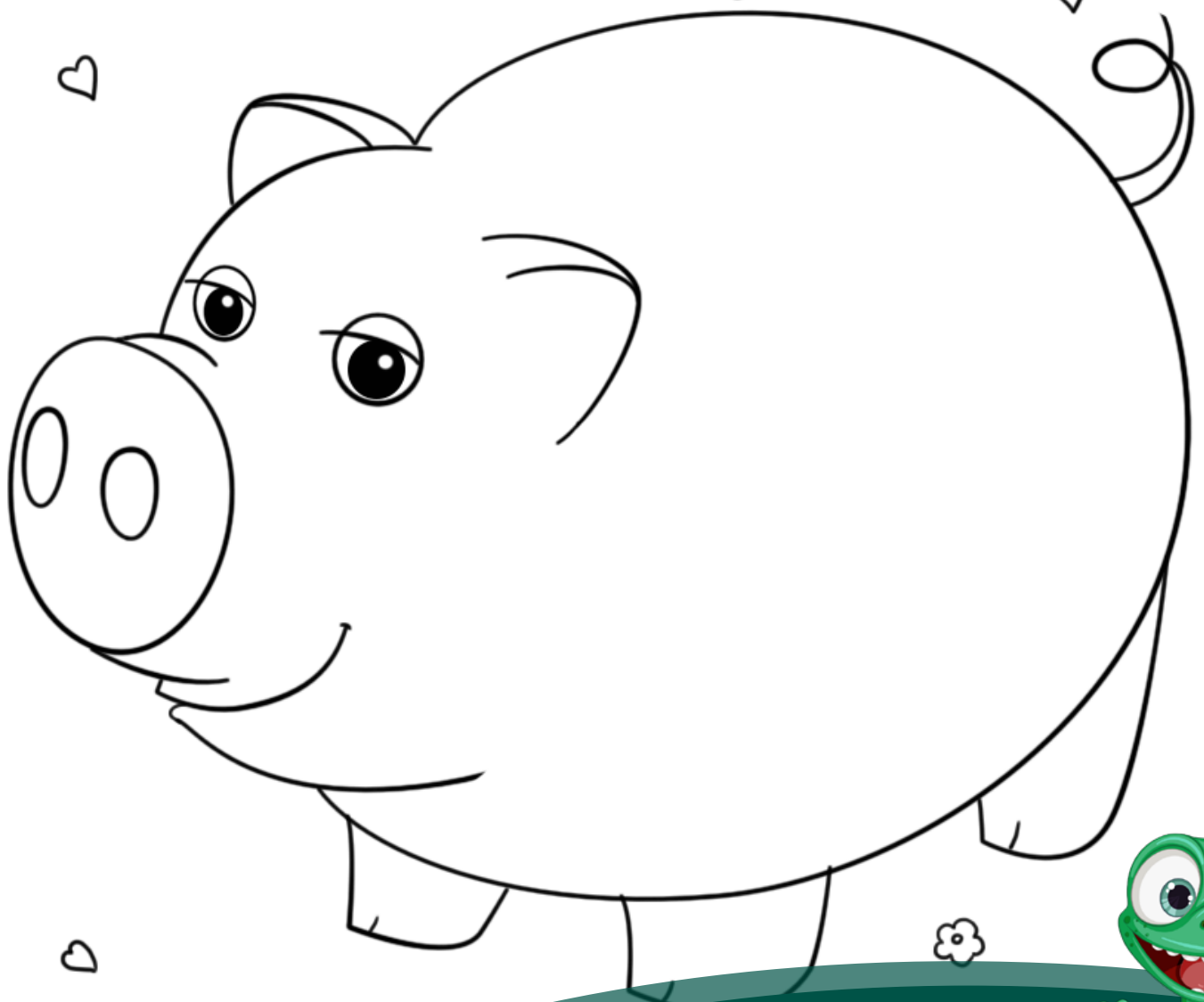
Bank Account - The Board Game teaches children the ins and outs of having a real bank account through real-life scenarios and hands-on skill building.

Financial Literacy Memory Game - introduces kids to important financial concepts such as budgeting, saving, and investing through simple card matching.

Budget The Game - Teach your kids to spend wisely. This game provides financial problem-solving experiences while working towards a goal. Construct the ideal budget while having fun.



I'm saving up,
my money for...



Central One Comedy Corner

Q: Does February march?

A: No, but April may!

