

# Financial Literacy for Families of Kids with Disabilities: Part 1

Pre-K to 2nd Grade



3rd to 5th Grade



6th to 8th Grade



9th to 12th Grade



# Money \$mart

Fun activities for parents to help kids get smart about money

For Parent Guides and lots more information go to:  
[www.fdic.gov/moneysmart](http://www.fdic.gov/moneysmart)

- Help your child learn the value of various coins and bills.
- Let your child sell lemonade, old toys, etc. for an afternoon to learn about selling a product and earning money.
- Play the **Need or Want Game**. Call out an item and have your child determine if it's a need (must have to survive) or a want.
- Begin exploring interests and careers. Ask others what they like the most about their job.
- Help your child create and track a **Goals Chart** with short- and long-term goals.
- Teach your child about charitable giving by donating clothes or toys or volunteering as a family (Meals on Wheels, Food Bank, etc.)
- Play **Guess the Cost** of items around the house or seen on T.V. to teach the value of things.
- If your child earns money through a job or allowance, teach them to create "savings" and "spending" envelopes.
- Offer to loan your child money for a purchase "with interest" to learn the pros and cons of using credit.
- Engage your teen in the process of filing taxes.
- Compare credit cards for percentage rates, fees, penalties and terms.
- If your teen is already using social media, discuss the harm of oversharing personal information and the risk of identity theft.
- Set a family goal, like a new TV or vacation, and create a family plan to save enough money to reach that goal.