



# CURRENCY CAPTAINS



## 8 Ways to Enjoy Summer on a Budget:



1 Check out local businesses with free neighborhood events.



2 Visit the library for free crafts, story time, discussion groups and games.



4 Set up a homemade carnival and invite your friends to be your guests.



5 Start a new Hobby.



3 Embrace the outdoors. Think hiking trails, scenic lookouts and stargazing in your backyard.



6 Check out a local farm or petting zoo for free admission hours.



7 Support local aspiring talent by attending free concerts in the park.



8 Go for the weekday matinee for cheaper theater tickets.



## What is a Budget?

A BUDGET is a spending plan based on income and expenses. In other words, it's an estimate of how much money you'll make and spend over a certain period of time, such as a month or year.

# Conversation Starters:



**Goal:** Talk about budgeting and provide the tools needed to create budgets and stick to them. Have younger kids create a budget for their own money and expenses over the course of a month, and have older kids try their hand at creating a realistic monthly budget for your family.

**For kids under age 9:**

- Can you think of different kinds of things that mom and/or dad need to pay for every single month?
- Imagine I gave you \$50 to spend at the store. Would it be smart to plan what you want to buy before you walk into the store or just to go in and see what you want to buy? Why do you think so?
- Planning how to spend our money helps us spend it more carefully. Why do you think we want to be careful about how our money is spent?

**For kids over age 9:**

- A monthly budget is a way of tracking income and expenses. Why do you think this is important?
- Did you ever overspend because you hadn't planned well?
- Can you think of different categories that might be included in a monthly budget for a family of our size?
- Do you think it's possible to plan for everything that happens in life? Why or why not?



# Joke of the day:

**Why did the student eat his dollar bill?**



Answer: His Mom told him it was for lunch.

# Budget Activity.



The Myers family is planning their summer vacation and the parents have asked the kids to help them work out a budget for their vacation.

If you rearrange the letters, which of the listed attractions can be found in these words:

## THE MYERS FAMILY VACATION BUDGET ?

1. Fun Time Rides
2. Applebee's
3. The Bug Hall Of Fame
4. Fun Tours
5. Limo ride
6. Comedy show
7. Zoo
8. Estes Park
9. Beach



**Answers:** \_\_\_\_\_

Hint: Only 4 of the 9 are correct.

Bring this finished word search into the credit union for 1 Kid's Cash! When you collect 5 Kid's Cash you can pick a prize from our treasure chest. (ages 0 to 12)



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