Add It Up!

A publication of the Southern Good Faith Fund Asset Builders Program

Get A Jump Start On Your Child’s Education

“Five pennies make a nickel. Two nickels make a dime. I can trade ten pennies for 2 nickels or a dime. Jingle in my pocket, a dollar and a dime, a penny and a nickel make me jingle all the time.”

Thirty-four adults and children sang and danced to this money jingle written by author Sharon MacDonald at Southern Good Faith Fund’s SEED event held in October.

Ms. Loistyne Burrell, HIPPY Coordinator for Helena-West Helena Schools, emphasized the importance of reading with your children. When you read a story, make it come to life by changing the pitch of your voice, or using different voices for the characters. Children learn by example, so start setting the right one by taking time with your children every day.

Mindy Maupin with Asset Builders’ SEED program engaged the group in a “Small Change Grocery Center” activity. Each child was given twenty cents to spend in the Grocery Center which was stocked with different items for purchase. “This activity introduced the children to the concept of choice,” said Mindy. “Since they had only twenty cents, with the help of their parents, they had to select items they wanted but that also fit into their budget.”

Following the activity, participants enjoyed refreshments and there was a drawing for door prizes.

Learning is Fun Activity—Identify the Coin

Ask your children, “What do Mommy and Daddy do with money?” If they answer, “They go into the store and buy things with it,” the children have grasped the basic concept of using money as a medium of exchange.

Then it’s time to have some fun:

Try the coin identification game. The goal is for kids to differentiate coins. You’ll need four jars, each marked with the name of the coin it represents. The penny jar should be labeled “Penny, 1 cent,” “Nickel, 5 cents,” “Dime, 10 cents,” and so on.

To play, pick a coin and tell your child what it is. Have them repeat the name and put it in the right jar.

Next, you can add another challenge by naming the coin and asking your child to call it by another name. You can say, “Quarter,” and the child says, “25 cents.”

This teaches children to recognize different coins by appearance and to identify them by name.

Article taken from www.xzgames.com
**Play With Pocket Change**

A three-year-old can’t comprehend the relative values of different coins, says Janet Bodnar, author of *Raising Money Smart Kids*. But they can still learn plenty by playing with them.

Give your child some change to jingle or stack. Point out the names, sizes, and colors of different coins. Send your child on a hunt for loose change you’ve hidden; then have them count the number of coins and store them in their piggy bank. Such activities will strengthen their fine motor skills and teach early math skills such as counting and sorting.

Let your preschooler handle money in the real world too. Have them insert coins into vending machines, and give them bills to pay for an ice-cream cone. If there’s change, let them keep it to save, not to spend.

(Excerpt from “Rais[e] a Smart Spender” article at www.parents.com/articles/moms_dads)

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**Economic Skills Classes**

**Helena**

10 a.m. classes (shown with an *) will be held at First Bank of the Delta, 502 Cherry St.

5:30 p.m. classes will be held at PCCUA T & I Building, Rm 101.

**January**

5* Spending as a Habit—Saving as a Goal
11 Financial Services
12 Information Session
24* Credit Management—Solving Debt Problems
30 Renting, Leasing or Buying

**February**

9* Asset Specific Training—Homeownership
13 Asset Specific Training—Education
16 Information Session
21* Money Management
27 Spending as a Habit—Saving as a Goal

**March**

7* Financial Services
15 Credit Management—Solving Debt Problems
16 Information Session
23* Renting, Leasing or Buying
27 Asset Specific Training—Homeownership

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**Contact Us**

Asset Builders Program
Pine Bluff: 2304 W. 29th
870.535.6233
Helena: 502 Cherry St.
870.816.1104

www.southerngoodfaithfund.org

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**SEED: Saving for Education, Entrepreneurship, and Downpayment**

SEED is led by nationally renowned partners—CFED, the Center for Social Development, the Initiative on Financial Security of The Aspen Institute, the New America Foundation, the University of Kansas School of Social Welfare, and community partners nationwide.