



LOW HANGING FRUIT

Financial Literacy Starts Early

By Sue Walker & Shirley Biladeau

As fewer and fewer people pay with cash, it has become more and more difficult to teach kids about responsible spending and saving. Since we now use debit and credit cards, direct deposit, and online banking, the idea of money is abstract digital stuff. When us grown-ups were learning about money, we knew we were broke when the bank roll was gone. Not so much any more. With rolling lines of credit and credit cards, we are rarely out of spending power, even when the bank balance is zero. Kids observe spending in the form of cards, online quick-pay, and PayPal, and it's hard to connect those things with real dollars.

But there's good news! 2018 Money Smart Week (April 21-28) is coming up and it is the perfect opportunity to introduce financial literacy to students! Visit [Money Smart Week](#) to find a vast array of resources including the Partners Playbook, a library of community-based programs that provide materials and resources to easily conduct a wide variety of programs for your class. To access the programs, you must become a partner, however, there are no obligations attached to being a partner. It is simply a means to make sure the resources are high quality, and kids won't encounter sales antics when they use the site.

Some programs included in the Partners Playbook are:

- Money Smart Week® Kids Read
- Money Smart GeoCache
- Money Smart Blue Jeans Swap
- Money Smart Piggy Bank Challenge
- Money Smart Bike Bash
- Money Smart Cache! (Coming Soon)



Check out the Partners Playbook hosted on the Money Smart Week website at http://www.moneysmartweek.org/partners_playbook

The [Consumer Financial Protection Bureau \(CFPB\)](#) has partnered with Money Smart Week to make promotional materials available for FREE to all partners. Order your promotional materials and access the Money Smart Week Online Calendar today at <https://www.consumerfinance.gov/practitioner-resources/library-resources/>.

[NAPFA Consumer Education Foundation \(NCEF\)](#) could be helpful to parents. They provide pro bono financial guidance to consumers to achieve positive financial outcomes. NAPFA (National Association of Financial Advisors) members provide consumers with access to objective information and advice from trustworthy sources that have no hidden agenda. To invite a financial advisor to participate your local MSW campaign, please contact shimpj@napfa.org or visit their website.

LINKS TO MORE LEARNING



5 Best Money Apps for Kids

Quick article from NBC's Today Show (September, 2015) with apps appropriate for teaching financial literacy in today's digital banking language.

<https://www.today.com/money/teaching-financial-literacy-children-5-best-money-apps-kids-t44036>

U.S. Department of the Treasury Kids Zone

Games and information geared to kids on the Treasury, the U.S. Mint, and the Bureau of Engraving and Printing.

<https://www.treasury.gov/about/education/Pages/kids-zone.aspx>

PRACTICAL APPLICATIONS



Play the Idaho Stock Market Game!

Teachers can sign their elementary, middle, or high school class up to play the Stock Market Game. Students get to connect, invest, and learn about global finance in a fun and engaging way! There is also an option to pay on your own.



<https://www.stockmarketgame.org/>

DIGITAL TOOLS



GVRL *Personal Finance* eBook:

For all things financial literacy, visit the Gale Virtual Reference Library at www.lili.org, and have a look at the *Personal Finance* eBook (under General Reference). It covers topics such as buying a house, saving for college and retirement, and, of course, budgeting!



