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## BLSD Monthly Newsletter - April 2024

April brings spring and warmer weather. Time to get out, enjoy the return of the birds and look for new plant growth! This month we are also focusing on the theme of Financial Literacy. With the activities in this newsletter, you can help your child develop awareness of money, how we use it, and the value of planning, saving and budgeting to use our money wisely and well.

## Coin Rubbing Money-Tree Craft What you need:

- coins (if you have any foreign or unusual coins, this makes it even more fun!)
- crayons, with wrappings removed.
- A tree outline. Paint or draw one on a sheet of paper.


## Instructions:

Help your child position coins under the paper, so that they
 align with the branches of the tree. Show them how to use the
 sides of their crayons to rub overtop the paper and the coins to reveal the shape and design of the coins. Use a variety of colours to make your tree beautiful! Name the coins for your child and help them sort coins into piles: nickels, dimes, quarters, loonies, and toonies!

## Three Shiny Quarters

Three quarters in my hand shiny and new,
(Hold up three fingers)
One bought a gumball then there were two.
(Bend down one finger)
Two shiny quarters
flashing in the sun,
(Hold up two fingers)
One bought a sticker then there was one.
(Bend down another finger)
One little quarter,
I plainly heard it say:
(Wiggle finger next to your ear)
"I'm going in the money jar for a rainy day!"

## No Bake Energy Bites

Quick, delicious and made with ingredients you likely have at home.
Ingredients:

- 3/4 cup peanut butter
- $1 / 3$ cup honey
- 2 teaspoons vanilla
- 2 cups rolled oats
- $1 / 2$ teaspoon cinnamon

- $1 / 3$ to $1 / 2$ cup of mini chocolate chips, optional


## Method:

- Combine all ingredients, adding more peanut butter, if needed.
- Refrigerate for 30 minutes, then roll into balls.
- Keep refrigerated, or store in freezer.

A good-for-the-budget snack!

## Ways to Teach your Child About Money

Talk with them about money when shopping:

- How you decide what to buy.
- Why you bought or didn't buy an item.
- How you look and compare prices.
- When you buy individually or in bulk.
- How you pay for purchases (cash, debit, credit).
- How you decide between needs and wants.

Teach the value of money and how to save it

- Consider giving them a small allowance.
- Tie part of it to chores and the idea of earning and having responsibilities.
- Give them three jars (Save, Give, Spend) to divide up their money and help them decide how much to put in each one.

For these and other ideas, see the Government of Canada website: Teaching Children About Money

## APRIL BOOK PICK <br> Money, Money, Honey Bunny <br> by Marilyn Sadler and Roger Bollen

Honey Bunny Funnybunny has lots and lots and lots of money. Some she saves, some she spends on herself, and some she spends on her friends. Children will enjoy this delightful rhyming book about spending and saving.

Big Question to ask while reading: What would you spend your money
 on? Find the read aloud on YouTube.

## Funny Money

Q: Where do snowmen keep their money?
A: In a snow bank!
Q: Why did the football coach go to the bank?
A: He wanted to get his quarter back.


## Big Ideas for Young Children

Money is an abstract concept for young children to understand, but we can start by teaching them ageappropriate big ideas around finances. Do this by "thinking out loud" when financial situations naturally happen in our lives.

Wants and needs: The things we buy in the store cost money. Food and clothing are things we need. Toys and candy are wants.

Earning: We earn money by working. We can trade money for things we want or need.

Saving: We can save money for things we want or need, but it takes time.

Value: Some things have more value than others.

Spending: We can only spend money that has been earned or saved, and we need to think before we spend.

Sharing: It's a good idea to share. Simple acts of charity might involve time or money, but they have big value.

