



CUB CLUB

Fall 2019

INROADS
credit union

Let's Talk about Money

Did you know there wasn't always a dollar bill in the United States? The dollar was not created until 1792. Before that, Americans would use U.S. coins and money from other countries. They would also trade items like farm animals, garden crops, and labor.

In this newsletter, you're going to learn about money and have fun creating your own piggy bank.

Enjoy!

BUDDY BEAR

Buddy Bear
Cub Club President

Color in the Dollar Bill

Should the U.S. dollar be more colorful?
This is your chance to make it more fun.



Parents' Corner

Money might not be the most fascinating or easy topic of discussion, but it does eventually find its way into nearly every conversation. Whether you're splitting the check at a restaurant or deciding what to give your kids for an allowance, money plays a role. Believe it or not, it's an important part of your child's life too. Here are a few ways you can help your child develop money smarts.

Give them an Allowance: The amount you give isn't important. What is important is consistency. By teaching them to anticipate funds every week or month, you're helping them build their first, simple budget. The next step is to help them plan ahead and save up for something fun.

Encourage Spending: You read that correctly. The real reason we have money is to spend it. Teaching your little one about saving is important, but so is spending. Show them how to shop, look for good deals, and then allow them to buy the item on their own (with your help, of course).

Money is Motivating: Most kids can be motivated by the promise of a weekly or monthly allowance. Sure you can tie chores to the allowance, but some experts warn that can backfire. Instead, make the money about being part of the family and that you expect them to do chores to help out.

Getting Close to Money

Look at these close-up views of coins. What is each coin called and how much is it worth?



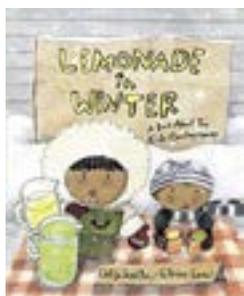


CUB CLUB

INROADS
credit union

Buddy's Books

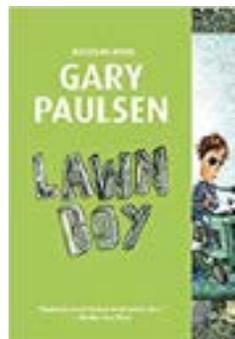
You'll find even more wonderful books at your local and school library.



Ages 3-7

Lemonade in Winter

by Emily Jenkins & G. Brian Karas
Go on an adventure and count money with two brothers as they attempt to sell lemonade during a cold, winter storm.



Ages 8-12

Lawn Boy

by Gary Paulsen
What starts as a way to make some extra money one summer turns into a full-time lesson on capitalism, supply and demand, labor, and the distribution of wealth.

Funny Money Jokes

Do you have a joke to share?
Send it to buddybear@inroadscu.org

Q: Why did the football team go to the credit union?
A: To get their quarter back.

Q: What did the dollar bill name its daughter?
A: Penny!

Q: When does it rain money?
A: During a change in the weather.

Money-Storage Piggy Bank

Give your money a fun and personalized place to hang out while you wait to save or spend it. **Bonus:** Any time you want to add or subtract money from your bank, you just need to open the lid.

Supplies:

- Coffee can (or other large can) with a plastic lid
- Two bottle caps
- Construction paper
- Glue
- Permanent marker

Instructions:

1. Your pig is going to be sitting on his hind end, so the lid will be the top of its head.
2. Wrap the can in construction paper (any color).
3. Cut out triangle ears and a round nose for your pig.
4. Attach the ears and nose to the pig with glue.
5. Use the water bottle lids as eyes.
6. Use your marker to draw a smile and nostrils on your creation.
7. Attach the plastic lid.



Getting Close to Money

Did you guess a dime, worth 10¢, penny, worth 1¢, and quarter, worth 25¢? If so, you're right!

