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Author: Sharon B. Jones

Publisher: OurRainbow Press
Marietta, GA 30064
www.ourrainbowpress.com

ISBN: 978-81937214138

Printed and bound in USA

Acknowledgments

I dedicate this book to parents and their future financially savvy kids.

Thank you to three amazing women in my family, all who are professional educators. Rosie Boyles, my mother, for your bite-size nuggets of wisdom through the years that inspired me to write the financial recipe book. Lauren Jones, my daughter, for being a willing learner with a financial game plan and becoming an innovative educator and entrepreneur. Seresa Rogers, my sister, for your insights and constant encouragement to teach and empower youth in schools. Thanks to Thomas Campbell, Mary Ann Hewitt, Sherry John, Cecelia Knox, Alfonso Pearson, Maria Sedlack, and Colleen Tressler, my professional colleagues and best of friends for such meaningful, thought-provoking discussions and dedication to improve financial capability in our young people. And finally, to my editor, Arlene Parker Goldson, I am thankful for your experience, passion, and balance that you bring in writing this book.

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Introduction

Passing down good money habits to the next generation.

American families are busy now more than ever trying to keep up with the fast-paced and technology connected world. However, parents who have become experts in multitasking, still have fond childhood memories of the values and attitudes that kept their family connected as well as the life lessons of frugality and the benefits of cooking healthy meals passed down by their parents. This book, *Family-Friendly Money Recipe\$ for Kids*, features teachable ideas and family traditions that parents can implement with ease and their pre-schooler through teens will enjoy.

Studies show that parents play an important role in the future financial well-being of their children and that getting started at the pre-kindergarten age is not too early to instill responsible financial behavior. In addition, we know that young people earn money by completing a chore or task, and as an incentive for academic achievement. As a result, young people have quite a bit of “earned income” to spend and are often the “target market” for print, television and internet marketing that lead to teens acquiring debt at an early age.

Family-Friendly Money Recipe\$ for Kids allows for practical ways in everyday situations parents can effectively teach the basics of money management. Each recipe presents multiple activities to engage young people at different ages and with different learning needs in a variety of real-life learning experiences with money. Hands-on learning materials are simple to prepare and there are helpful tips, tools and website references including additional online and downloadable materials available. *Family-Friendly Money Recipe\$ for Kids* is engaging, inspiring and relevant.

Tips to Teach Your Child Good Money Management:



- Plan to spend time with your child and make teachable moments a priority.
- Be a positive money management role model.
- Cook up the good stuff with more nutrition and stay within the budget.
- Share real-life stories and money lessons you've learned with your child.
- Give tough love and appropriate consequences.
- Have more fun! Sometimes we have to let the work wait.

Model Good Money Habits and Healthy Eating



Purpose:

Children learn good spending habits and healthy eating by positive examples.

What You Will Need:



Getting Started:

As a parent, you are your child's first teacher and primary role model. Studies show that parents have the most powerful influence over children's attitude, behavior, and values. Let your child see how you shop wisely and prepare healthy meals for your family at home.

1. Explain how a nutritious diet is like eating the colors of a rainbow. Together, make a rainbow picture and use it to check if each family member is eating a well-balanced "rainbow" diet.
2. You can find the Dietary Guidelines for Americans and a food chart at the U.S. Department of Agriculture's ChooseMyPlate.gov.

3. Make going to the grocery store an adventure. Let your child explore the food aisle. Together, identify healthy foods you would like to purchase within your budget.
4. Show your child grocery receipts. Explain how you keep track of the money you spend, and why sticking to a budget is a good money habit that requires discipline.
5. Try to make healthy eating fun with a snack art activity! Have your child make a fist to measure proper portions.
6. Prepare meals together most days. Avoid eating out often, consuming fast food or takeout meals; not only will it save you money, it will improve your family's nutrition intake and quality time together at home.