



Member FDIC

Centsible Kids Newsletter | Summer 2018

Bird House Maze

Can you help all the birds find their way back home?



Number Bug

Help the ladybug count from 1 to 10 and reach the flower!

	2	3	5	8	10	
	1	2	9	10	4	
1	5	4	3	8		
4	3	5	6	7		
9	7	6	7	2	10	4

Cardboard Rain Stick



Materials:

- Paper towel roll, gift wrap roll or mailing tube
- 2 - Cardboard circles (diameter of roll or tube)
- Brown grocery bag paper
- Kid-safe glue
- Scissors
- Aluminum foil
- Masking tape
- 2 - Rubber bands
- Popcorn kernels or uncooked rice
- Markers (assorted colors)

Optional: beads, twine, feathers

Directions:

1. Lay out a long strip of aluminum foil, carefully scrunch it into a long skinny "snake" (not too tight!) and twist it into a loose coil the length of your tube.
2. Slide the coil into your tube and secure with masking tape at each end.
3. Glue or tape the cardboard circle to one end of the roll and hold in place with a square of brown paper and rubber band.
4. Pour 1/4 cup popcorn or rice into the tube and seal the other end of the tube in the same way (step 3).
5. Cut enough brown paper to cover the roll.
6. Color the brown paper with markers.
7. Spread glue over the back of your brown paper and roll it around the tube, overlapping itself and covering the loose edges of the paper used to seal the ends.
8. Decorate it with the twine, beads and feathers, stickers, or whatever you like!

Source: teachkidsart.net

Parents & Caregivers: 7 Everyday Money Lessons for Kids

You don't need to be an expert to help kids get a strong financial start! There are lots of ways to teach kids about money in everyday life. Here are suggestions from your friendly bankers at TMB.

1. *Make shopping a teachable moment.* Teach kids about writing a list and sticking to it to save money. Show them how to shop sales, shop by value vs. brand, and use coupons. Let them "pay" using cash, a check, or card and explain the difference between them.
2. *Give your child a job.* Give kids ways to earn allowance for doing chores. Create a "job board" at home with postings that pay specific amounts for certain tasks. This will help teach the concept of earning money and the value of hard work.
3. *Help your child start a small business.* This is a great way to help children gain business finance skills, build self-confidence, and improve their math abilities. A lemonade stand is a great "start-up" for younger kids. Older kids can explore babysitting, dog-walking, or selling arts & crafts – the possibilities are endless! Do research on successful entrepreneurs under 18 for inspiration.
4. *Involve your child in the family budget.* Children as young as 3 years old can understand the basics of saving and spending. When managing household finances (budgeting, banking, paying bills, balancing a checkbook, investing... etc.), use these moments to teach crucial financial skills and ask your child for help – even if it's something as simple as using the calculator. The earlier kids learn and practice these concepts, the more financially prepared they will be as teens and adults.
5. *Make it a game.* Incorporate money lessons into play, with classic games like Monopoly or Pay Day, online games at milfordbank.com/centsible-kids, or playing *store* or *restaurant*.
6. *Set longer-term savings goals together.* Whether the goal is a new bike or college tuition - get your child involved. Be specific for the best results. What is the goal? How much do you need to save? How long will it take? Work with your child to make a plan and watch the money grow together!
7. *Educate yourself.* Financial know-how is a life-long learning experience. Keep educating yourself on money matters and pass the knowledge on to your children. For educational resources, visit consumerfinance.gov/money-as-you-grow or our learning center at learningcenter.milfordbank.com

**Have questions about preparing for your child's financial future?
We can help! Call us at 203-783-5700**



Check out this special offer from Hawkwood Games Cafe, a family-friendly board game cafe with over 400 games for all ages. For \$5 per person (per day) you can come and play with no time limits. Check out the calendar of daily gaming events on their website at www.hawkwoodgames.com. Sunday mornings are parent happy hour! Until 1 pm, parents of kids 10 and under get a free cup of coffee.

A special offer for customers of The Milford Bank...

**Buy one entry
Get one free (\$5 Value)**



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(814) 460-9554**

Must present coupon. Limit one coupon per table.
Expires 12/31/18

Free Flying Disc



Present this coupon at any office of The Milford Bank for one (1) free flying disc frisbee.

Limit one per customer.
Supplies are limited.
Expires 9/30/18