

Clip It

Use coupons and the change from your nightstand or purse to help your kids learn about the benefits of budgeting and the value of money.

Help your kids learn the value of money and the benefits of budgeting with this simple activity geared toward early elementary students.

Items Needed:

- Several coupons cut from the newspaper. The coupons should be money-off coupons (Save 50¢), not percentage-off coupons.
- A small pile of change (pennies, nickels, dimes, and quarters).

How To Play:

- Clip several coupons from the newspaper, coupon book, or circular.
- Place a coupon in front of the child and ask him or her to show you how much you can save with that coupon. (For example, if you show them a coupon for 25¢ off a box of cereal, they need to show you a quarter, two dimes and a nickel, or five nickels.)
- Put these coins off to the side.
- After repeating this process for a number of coupons, ask the child to count the money and tell you what he or she could buy with the money saved. For example, if they've accumulated \$3.00, maybe the child would be able to buy an ice cream cone. If they've saved \$1.25, maybe the child could buy a Matchbox car.

Variations:

- Play the game once per week, accumulating the savings (or tracking them in a notebook) from week to week to show how much money can be saved over time by saving a little here and a little there.
- Have the kids convert the change into dollar bills.
- For older kids, include percentage-off coupons.
- Play this game when you go to the store with your child. When you get home, have the child put the money saved into a cup or jar. After several weeks, have the child count the money saved, and then use it to purchase something that the two of you will enjoy.