



Umpqua Financial Tools for Parents

Choose a grade level below to find fun lessons, activities and books designed to teach your kids about the fundamentals of money.

Pre-school

- Help your kids understand the necessity of not just spending money, but of saving it for important purchases and sharing it with others who may need our help. For a fun art project, have your child decorate three jars to be used as Save, Share and Spend piggy banks.
- To help kids learn to identify coin and paper money, create a poster with the names of each coin and paper bill. Help your child glue or tape that coin or bill next to its correct name.
- Turn a trip to a bank into an educational field trip! Your local Umpqua bank will be happy to arrange a guided tour for you and your child.

Reading list

Berenstain Bears' Trouble with Money by Stan & Jan Berenstain
Bunny Money by Rosemary Wells
Beatrice's Goat by Page McBrier

K-second

- To help kids learn the difference between needs and wants, ask your child to list all the things they need on paper. Then go through the list and explain which items are actually needs and which are wants.
- Help your child understand the concept of income by setting up an allowance. Designate one day a week as “payday.”
- Teach your child to prioritize their spending by discussing the cost of an item in a way they understand, such as saying that an item will cost two weeks of allowance.
- Take your child to the bank to open their first savings account. Together, help them make their first deposit and set a savings goal.
- Teach responsible borrowing skills by signing your child up for a library card. Work with them so they understand when a book is due back, what happens if it's late, and what the consequences are if they lose or damage a book.

Reading list

You Can't Buy a Dinosaur with a Dime by Harriet Ziefert
Once Upon a Dime by Nancy Kelly Allen
My Rows and Piles of Coins by Tololwa M. Mollel

Third-fifth grade

- Help your child create a balanced, realistic budget. Ask them to write down all their sources of income, all the things they typically buy, and anything they might want to save for. Then explain how to manage and stick to their budget.
- The next time you sit down to pay bills, have your child help out. Show them where these expenses are in your family budget, and teach them how to write a check.
- Help your child understand the importance of taxes by explaining that some things are so big and important that everyone help pay for them. Schools, firefighters, police officers, and road construction are all great examples you can use.
- This is a great time to teach kids the importance of paying it forward. Determine what cause/s your child is interested in, and use this interest to open the discussion of giving. Talk with them about putting money aside to support this cause.

Reading list

Rickshaw Girl by Mitali Perkins

The Story of Money by Betsy Maestro

Money Sense for Kids! By Hollis Page Harman