

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 with this simple activity.

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, five nickels or twenty-five pennies, etc.)
- 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.