

for me, for you, for later

FIRST STEPS TO SPENDING, SHARING, AND SAVING™







Dear Parents and Caregivers,

For Me, for You, for Later: First Steps to Spending, Sharing, and Saving was created to help you and your child share experiences in developing the financial basics that will impact her now and in the future. Through the games and activities on these pages, your child will join her Sesame Street friends in making thoughtful choices; earning money; learning the value of people, things, and money; and finding out about spending, sharing, and saving. These are the building blocks that will help form a solid financial future for your child.



things we value

Something that you value is important to you.

Point to the item that each Sesame Street friend values. Do you have a toy or book that is important to you? What else do you value?





Sesame Family Activity

Give your child sheets of paper with the names of each member of your family. Let your child draw a picture of something that he thinks is special to each person. Ask questions about what different people value, and why. Draw your own picture of something your child gave you and explain: "I love the picture frame you made for me because it reminds me of you!"

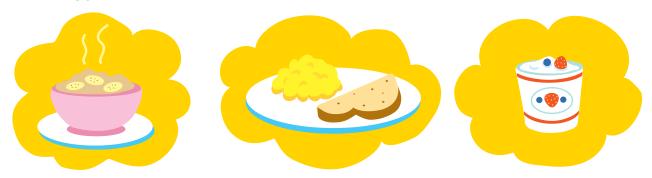
elmo's choices

Elmo makes a lot of choices every day. You can help him today! As you read about Elmo's day, talk about each thing that you think Elmo should pick and why. Repeat the day to see how many different choices there are for Elmo!

Elmo woke up bright and early today. It's a nice, warm day outside. What should Elmo wear?



Elmo is hungry. But he can't decide what to have for breakfast! What should Elmo eat?



Now Elmo is going to the playground to play with friends. Where should Elmo play?

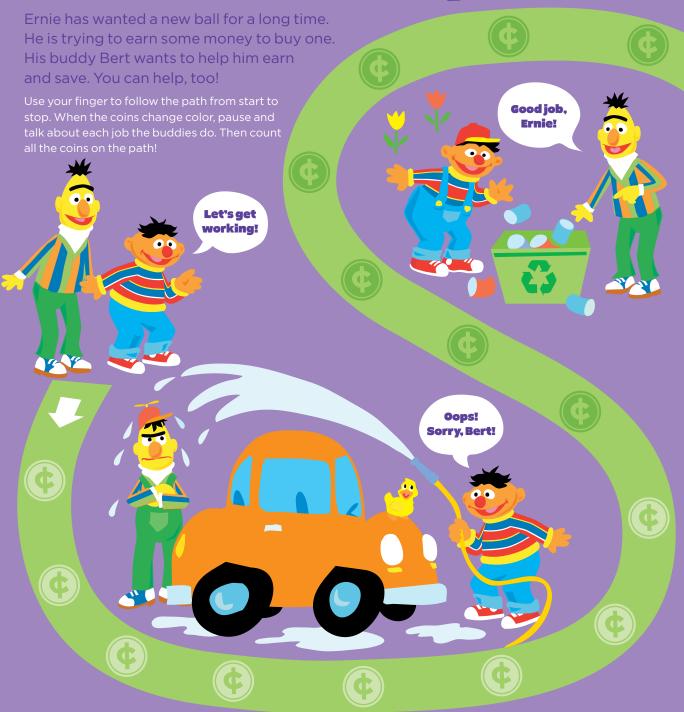




Sesame Family Activity

Talk to your child about choices she makes every day. Continue to encourage her to make choices by providing opportunities. The next time you're at a store, have your child help make a shopping choice for herself, such as choosing between two shirts to buy.

earn and save buddy walk





saving, spending, sharing

It's a busy day on Sesame Street. Take a close look at the ways the Sesame friends are spending and saving their money and sharing things together.

- * Look for friends who are **saving** their money. Where are they putting their money?
- Point to the ways that friends are **spending** their money. What have they decided to spend their money on?
- Find the ways that Sesame Street friends are sharing. What are they sharing?





share with baby bear

Baby Bear wanted to cheer up his little sister, Curly Bear.

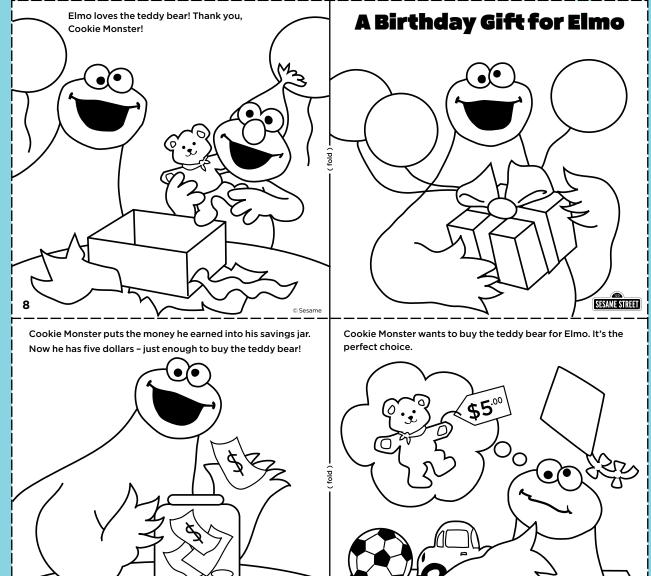
What did he share with her to help her feel better? Point to the toy that you think he shared. How will they play with the toy together?



make a saving, spending, sharing mini-book

Cut out the pages of this story on the dotted lines and color them. Then fold the pages and staple in the middle to finish your mini-book.



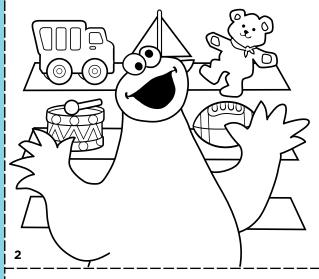


make a saving, spending, sharing mini-book

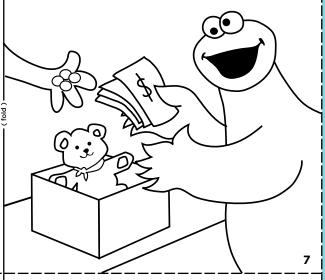
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Elmo's birthday is coming up and Cookie Monster wants to buy him a gift. What should he spend his money on? There are so many choices!



Cookie Monster spends the money he has saved on the teddy bear. He is so excited to give the gift to Elmo!



Uh-oh, Cookie Monster doesn't have enough money saved in his jar. He only has four dollars. He needs one more dollar to make five dollars. But he has an idea! He can open a cookie stand to earn money to buy a teddy bear!



Cookie Monster sets up a cookie stand to sell healthy oatmeal cookies. It's hard not to eat them! But he knows if he keeps working he can earn enough money to buy the gift for Elmo.

