

A LETTER TO PARENTS

Today, your child learned that saving is smart and fun. In the story, Junior wasted his supplies on a backpacking trip and tried to borrow from others to make it home. He discovered that God gives us wisdom to save, just like He did for Joseph in Egypt.

For practical application of today's lesson, we suggest that you and your child create a special "Save" envelope. Your child can put money in the envelope regularly and use it to buy items that cost more than one week's commissions. The idea is that they can learn to plan for the future instead of spending money foolishly.

- *Grab a white envelope, markers and any other decorations—like stickers or glitter.*
- *Prompt your child to write "SAVE" on the front of the envelope and to decorate it.*
- *Help your child pick out an item they want and encourage them to set a saving goal.*
- *Print a picture of the item and tape it to the fridge next to their chore chart.*
- *Discuss how much money from their weekly commission they will put into the Save envelope and how many weeks it will take it to have enough to purchase it.*

Saving really can be a fun skill to learn. Encourage your child to enjoy saving and remind them that their money doesn't have to be spent as soon as it's received.

Finally, check out the coins your child brought home today and see what they plan to do based on what they've learned. Where possible, encourage your child to take action on that plan. For more information on saving, check out *Smart Money Smart Kids*, Chapter 5, Save.

