

News Notes To Parents

Purdue University Cooperative Extension Service of DeKalb County

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Smart Money Habits for Kids in January



January is a great time to teach young kids about money by tying lessons to fresh starts and goal-setting. You can begin by talking about the importance of saving money. Focus on explaining needs versus wants by using simple examples, like saving for a toy instead of spending on candy. A fun activity that you can do with them is to create a *Savings Goal Jar*! Allow them to be creative and decorate

their jar with stickers and pictures of what they want to save for. Be sure to help them understand tangible and realistic goals they are saving for.

How about budgeting? This can be introduced by teaching kids how to divide money into three categories: spend, save, and share! Try using play money and envelopes, and let them practice allocating their earnings from a pretend job or allowance. This will help them understand planning and decision-making. To reinforce these concepts, set up a "Winter Store" where they can practice counting coins and making purchases with pretend money!

Sharing is caring! Discuss generosity by teaching how sharing money can help others, like donating to a food bank or saving some allowance for a local community cause. Encourage them to track acts of giving on a "Kindness Calendar" to promote empathy.



Lastly, show how saving over time adds up by creating a visual tracker, such as a snowman or thermometer they can color in as they save their money for the item that they want! Incorporating fun activities can make learning about saving, budgeting, and sharing fun and relatable! What fun financial activities are you going to try to help your kid(s) develop healthy financial habits for the new year?

Source: OpenAI (2024) CgptGPT [Large language model]. <https://chat.openai.com>

The Importance of Handwashing

Why is handwashing important? Teaching your child to properly wash their hands is extremely beneficial for their health; handwashing education has been shown to reduce the number of people who get sick with respiratory illnesses by 16-21%! Not only can you help prevent your child from contracting illnesses, you can help stop the spread to others. This could mean that your child has less school absences due to being sick.



How should I be washing my hands? Wet your hands with clean water (warm or cold). Scrub your hands for at least 20 seconds; make sure to scrub the back of your hands, in between your fingers, and under your fingernails. Rinse your hands to remove the soap. Dry your hands; germs can be transferred more easily to and from wet hands than dry hands.

What about hand sanitizer? While hand sanitizer can reduce the number of germs on your hands, sanitizers do not eliminate all types of germs. Sanitizer also does not remove dirt and grease. While hand sanitizer can help reduce germs, handwashing is recommended when possible. As a parent of a young child, it is important to know that swallowing alcohol-based hand sanitizers can cause alcohol poisoning. Sanitizer should be stored out of reach and should be used with adult supervision.

Source: <https://www.cdc.gov/clean-hands/data-research/facts-stats/hand-sanitizer-facts.html>

Pepper and Soap Experiment

Equipment: For this activity, you will need a bowl of water, liquid soap, and ground pepper.

Instructions

1. Sprinkle some pepper into the bowl of water. The pepper represents germs!
2. Dip your finger into the germ water. Notice how the germs stick to your finger?
3. Now put some soap on the end of your finger and dip it into the germ water again.
4. Watch the germs move away from the soap! Washing your hands with soap and water is one of the easiest ways to prevent the spread of germs!

Source: <https://www.wateraid.org/uk/publications/soap-and-pepper-experiment>

Image: <https://static.independent.co.uk/s3fs-public/thumbnails/image/2020/03/16/10/pepper-soap-trick-coronavirus-0.jpg?width=1200>



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