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KIDS, FOOD, AND MONEY

What do you do with children when it is time for grocery shopping—leave them at home or take them with you and hope for the best? What can children learn about food decisions in the grocery store? Take children food shopping and use the experience to teach them about food and money. Preschoolers will learn the names of foods, colors, and forms of food. The six- to nine-year-olds will learn management techniques such as how to make decisions, how to plan, and how to budget money.

RESPONSIBLE CONSUMERS

If children are to become responsible consumers, they need experiences that teach skills for decision making. Responsibility for food shopping and money management starts in the preschool years. Preschoolers develop their attitudes and values about money within the family setting.

Some families feel that preschoolers think money grows on trees and that children cannot handle money until high school or after. Grown-ups often teach poor money management skills through example—buying everything



children want; rewarding them with sweets; giving them money for no special reason; or buying items to appease them while shopping.

Tantrums, crying, or misbehavior in the grocery store do not just happen. Children have learned to use these behaviors to get attention and what they want. Misbehavior can mean tiredness, sickness, or boredom. Hitting or scolding the crying child usually accentuates the behavior. Preplanning and a little patience and caring can usually stop the negative scene. While shopping, use positive direction and reinforcement such as verbal praise and approval.

The check-out counter is a challenge for some families because children want displayed gum or sweets. If this is a problem, ask the store to provide at least one check-out counter without sweets and gum. Management is glad to meet consumer needs.

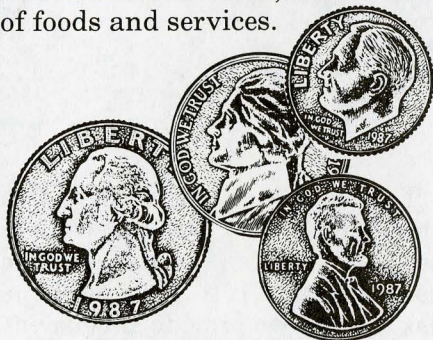
Children learn habits from those around them. In the grocery store they learn from what they see adults doing whether the adults intend them to or not, and by what they are allowed to buy. So instead of giving children the task of selecting sweets, involve them in real food and nutrition decisions for the family.

BUYING POWER



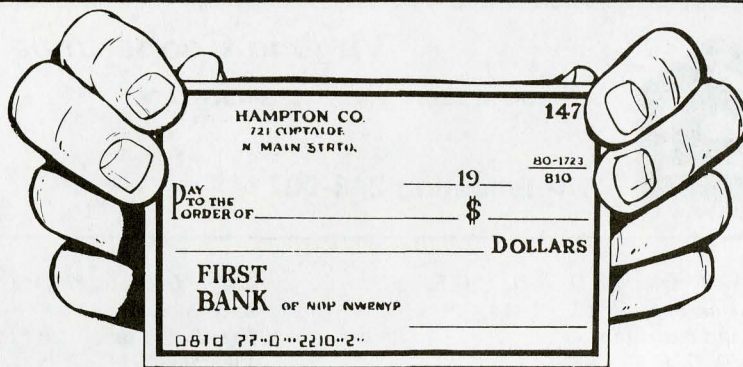
Preschoolers learn about food buying as they learn the names of foods, their colors, and their shapes; as they classify foods by groups or mixtures; and as they read pictures on labels. By the time children are in grade school, they can prepare many family food items, name the favorite foods of family members, help read the shopping list, read prices from the items, and cross off items as they are put in the cart.

As children shop with adults, they learn what foods can be bought in a restaurant, what foods can be made at home, and the cost of foods and services.



Sizes, Shapes, and Value

Preschoolers can learn the name and value of each coin and which coins are worth more. Smaller coins are not always worth less. More coins are not always worth more than fewer coins. A dime is worth more than one penny and more than six pennies, but it has the same value as two nickles. Comparisons help preschoolers learn the values of different coins.



Checks/Credit

Writing a check or using a credit card are the same as spending money. Using a credit card to charge purchases means the bill is paid later. Pay the grocery bill with cash, with a check, or by charging to show equivalents.

Grade school children can put checks in order or call off amounts while adults mark off cancelled checks.

Give children short-term loans the next time they need extra money. Help them figure how it will be repaid. Make clear the terms of the loan and when it must be repaid in order to maintain good credit ratings. Make sure they repay their loans before additional monies are lent.

Money Substitutes

One's time and work can substitute for money. Preschoolers might make birthday cards or help make presents instead of buying gifts. What foods can children make as gifts (muffins)? Are there items children can make as gifts to use when food shopping (decorated shopping lists) or for food preparation (potholders)?

Other things young children can make are net bags with suet to feed birds; note pads with block prints that are made using potatoes, celery, or onions; place mats made with paper weaving; herb-garden plants or baskets; bean bags for play or paperweights; and trail mix or dried soup mix. Talk about the costs of gifts so that children learn that homemade gifts may be less expensive but are not free.

PLANNING AND GOAL SETTING

When a parent tells a child, "we can't afford that", does it mean the item costs too much, that the adult doesn't like it or that the adult doesn't want to spend money on the item? Before buying food, a family needs to think about the following.

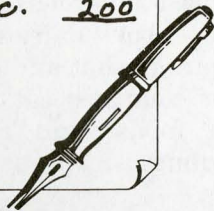
Food Planning

Preschoolers learn to choose foods by using simple guides such as the Basic Four Foods Plan or by knowing their key nutrients such as vitamins A and C. For example, in selecting a restaurant meal or a frozen meal, help children learn what choices there are for the various food groups.

As children learn to read words, they can read the ingredient lists on food labels by looking for words such as sugar, sodium, vegetable oil, and fiber.

Planning special events with the family is especially valuable to young children—a picnic, a birthday, or a special meal. Two rules are important: 1. Food preparation should be at a level which the children's muscles can handle. Adults should be on hand when children are preparing food in case of an accident. 2. Involve children in preparing foods that are nutritious. Emphasis on gooey sweets and rich desserts teaches sweet tastes and poor eating habits that are difficult to change.

mortgage	\$600
food	500
car	200
misc.	200



Budgeting

Involve preschoolers in planning family budgets by drawing simple charts of major grocery store expenses, perhaps by food groups. Have children help check to see that all groups are represented. What foods are extras in the plan? What non-food items are there?

When children have entered school and learned numbers, talk about foods for which the least amount of money is spent; the greatest amount. If less money is spent eating out, will there be more money to spend on foods to eat at home? How do family members feel about spending less money on eating out, on snack foods, on clothing, or on other family needs?

Preschoolers can put stamps on bill payments and mail them. This teaches the process by which a budget is maintained and services are paid.



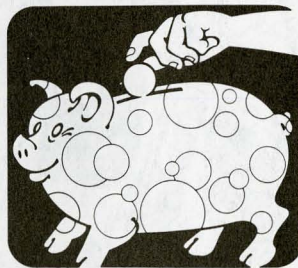
Rewards and Punishment

Do not use food or money to reward or punish behavior. The statement "I will give you a dollar (a cookie) if you will be quiet until I am finished" is manipulative. Match a child's behavior with a real-life consequence such as "when you are quiet, you can play with the others". Money and food should not be used to manipulate others or to buy favors.

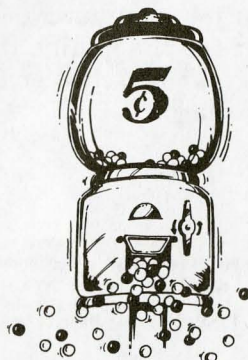
Saving vs. Spending

Children who save money in a piggy bank or savings account, and are not permitted to spend it, are learning only a rote activity. To learn basic money management concepts, young children should begin a spending plan with the same money—handling guidelines as adults.

1. Identify income (allowance, jobs, gifts) and expenses (lunch, dues).
2. Set long-term (2 weeks) and short-term spending and saving goals (2 days). How much money will be spent, saved, and shared? What types of things require a savings plan? What savings are needed to reach the goals? How much money can be set aside each week or month to buy these things? What food items at the grocery store should the child pay for?



3. Where will money be kept—piggy bank, wallet, savings account?
4. Shop for an item and evaluate the purchase. Is the child happy or disappointed? How long will the item last? Can it be fixed or replaced? Was it nutritious or high in calories? What were other alternatives?



Children may spend money on what adults consider frivolous items or they may give money to agencies whose policies adults oppose. Parents reared in previous generations have different experiences and values with money than the children of today. Television advertising and children's lack of experience with money make them easy targets for consumer fraud. But the final decision is up to the children. Trust and respect their decisions so they will ask and consider advice later. Dictating expenditures often results in resistant children who are unwilling to share their financial questions.

Do not use money as a substitute for love. Rather, build time to talk and play with children. Talk and play costs nothing and teach children a great deal about trust and caring relationships.

Savings

Begin a family savings jar. Decide with the family how the money is to be spent. Use a clear jar that the preschooler has decorated. A clear jar helps the preschooler to see the money increase in amount. Be sure that all family members contribute. For the preschooler, short-term goals may be for special foods or meals. For the grade-school child, long-term goals, such as purchasing a pop corn popper or an outdoor barbecue, may be set. This process teaches children the value of saving money and how family members share ideas and make decisions.

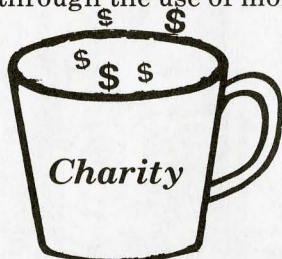


Allowance

The amount of an allowance will depend on the family's income and lifestyle and the child's level of development. The timing of the allowance should be based upon the child's demonstrated competence in budgeting money. Is the child responsible; or is the child forgetful? Begin with a weekly allowance and over time move to a biweekly or monthly allowance. Be consistent in the amount and timing, marking the amount and date of payment on a calendar.

What portion of the allowance will go toward personal or fixed expenses such as lunch, dues, clothing, and recreation? When the child spends the money without saving for lunches, club dues, or a special science project, what alternatives are there for the child? Help the child review his/her budget. Figure out resources at home (e.g., carried lunches) or short-term loans.

The allowance should not be tied to household chores, school performance, or good behavior. All family members should help in the home. Paying children to bring home good grades or to behave in socially acceptable ways teaches them it is alright to manipulate others through the use of money.



Preschoolers can learn how money helps those who are less fortunate. They enjoy placing money in fountains and church collection plates. Talk about how this money is used and what can be done with it.

COMPARISON SHOPPING

Talking about the reasons for purchases introduces children to comparative shopping. Talk about what you are buying and why you decide to buy one food instead of another. Talk about big and small sizes; color and quality; fresh, frozen, and canned foods; the amount of time required to prepare them; and who will prepare them. When children learn numbers, talk about the cost of alternatives (other food forms; eating out) and whether the purchase represents extras in the nutrition plan or in the spending plan.



Preschoolers

Children can cut coupons out of papers or magazines, use a list of labels to find foods in the grocery store, and help pick up items within reach to put in the cart.

While food shopping, allow the preschooler to make some decisions about spending money. Structure the situation so that the child's request can be met. Instead of saying "select a treat" and then rejecting the child's choice of candy, ask the child to select from among three treats... raisins, grapes, or plums. Allow the child to pick and pay for the treat.

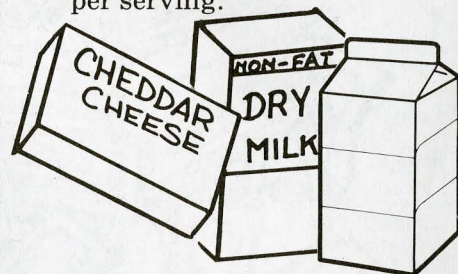
Grade-schoolers

By the time children enter grade school, they are ready to learn what affects food prices.

— In the grocery store, children can compare food costs. In each food group, which foods cost the most to feed the family? Do prices vary depending on the season? How does the amount of preparation affect the price of food? What are convenience

foods and do they cost more? How does your family define convenience foods? How do grandparents define convenience food?

— How does the form of food affect prices? Compare prices of whole and grated cheese; of bulk and sliced meat. The six-year-old can read unit prices and tell which is lower and which is higher. The nine-year-old can use multiplication and division to figure unit pricing or to figure cost per serving.



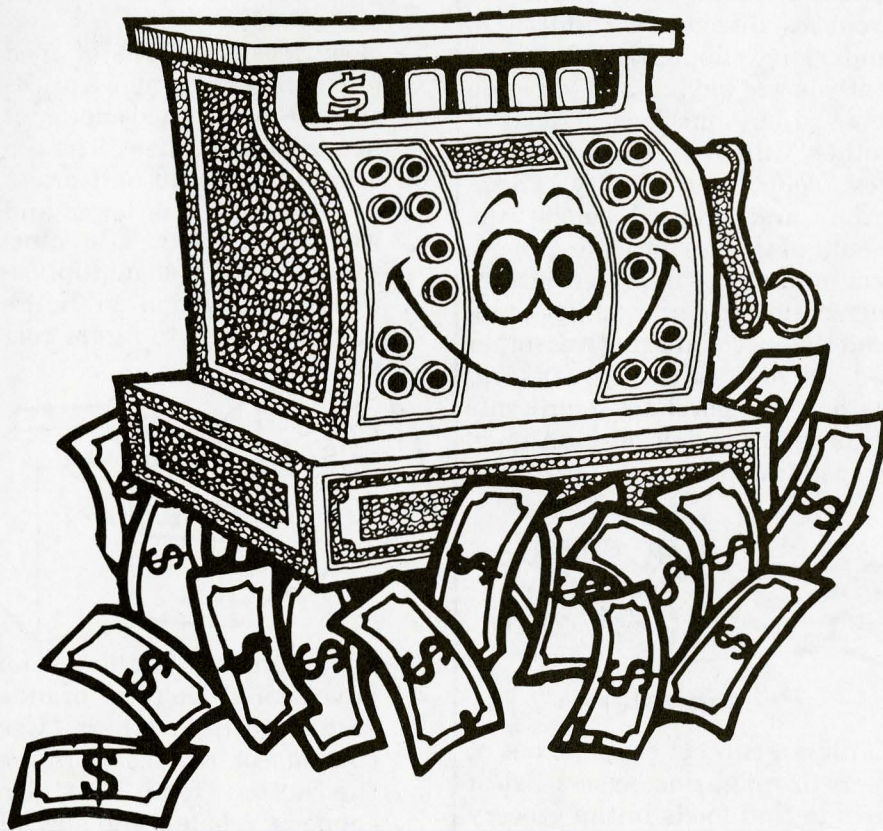
— Is the product familiar from advertising? Do some brands cost more than others? Use coupons or rebates to figure the actual food cost. Do coupons, rebates, and special offers save money?

— Grade-schoolers can learn what to do when they are dissatisfied with products or if something is wrong with food (e.g., spoiled, partially empty, or contains bugs). How can families get information about products?

Additional information about preschoolers and food are in Virginia Cooperative Extension Service publications 348-011, *Preschoolers Food Handling Skills*; 348-120, *Responsible Food and Nutrition Decisions*; and 348-121, *Children's Food Behavior*.



ACTIVITIES



Play Store

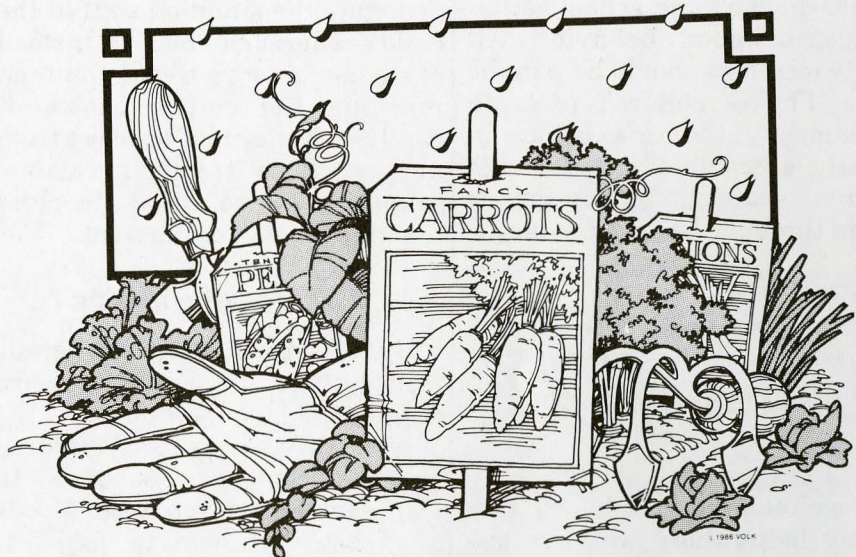
Collect empty cans and packages with pictures on them which help identify foods. Open cans from the bottom. Use a can opener that does not leave any rough edges. Children can use boxes or shelves to stack these items.

Use play money from games or use buttons of different sizes to represent money. Let children decide who is the storekeeper and who are the shoppers, and what the rules are for the game. Playing store teaches children social skills such as cooperating and taking turns.

Gardens

Two- and three-year-olds can help family members in the garden, or they can plant seeds in cans. They learn how seeds grow into plants; how they need sunshine and water to grow; and what foods come from plants. They can plant flower seeds and grow potted plants to give as gifts for special days.

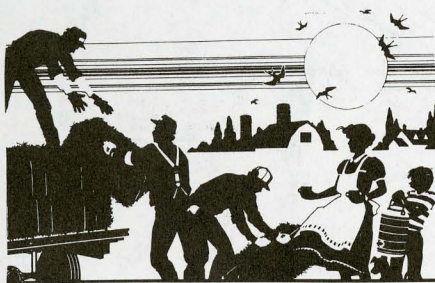
Six-year-olds can learn what is needed to grow fruits and vegetables (e.g., water, fertilizers, sunshine, pesticides). They can also learn how much they cost and how much time is needed to care for the garden.



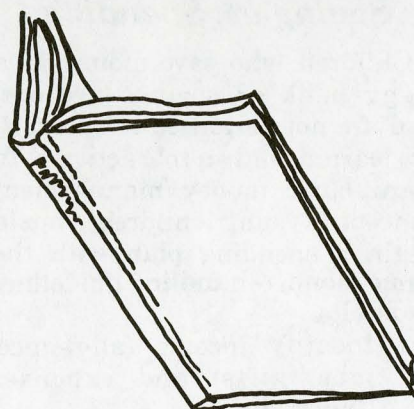
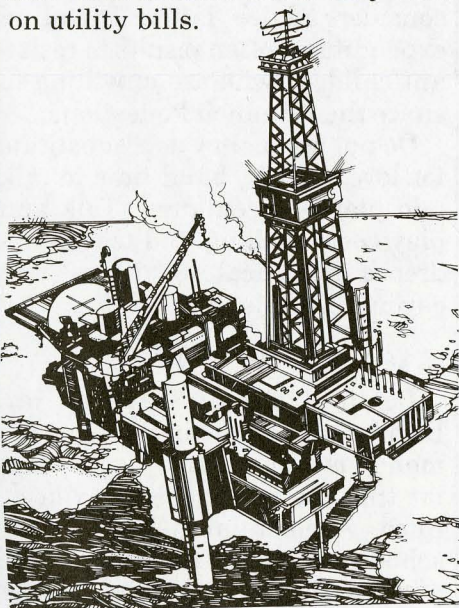
In the kitchen, children can learn about preserving crops by canning, freezing, or drying. Grade-schoolers can keep simple

logs to compare costs and times of gardening and preserving foods with the value of having the produce to eat.

Field Trips



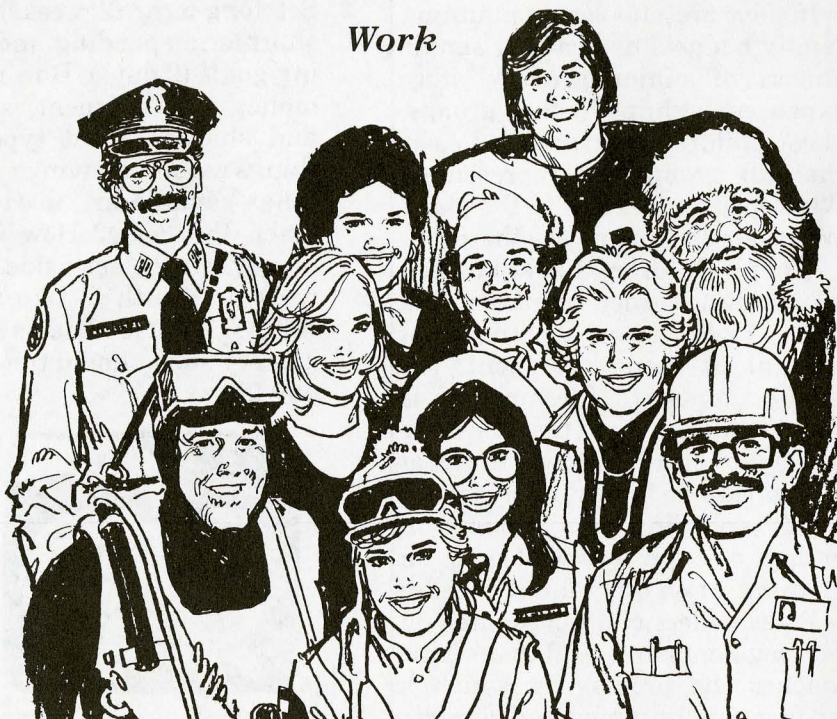
Field trips to farms, orchards, a community cannery, or other food industries help children learn about food production and choices in the grocery. Take preschoolers on a tour of a utility company to help them learn why we pay utility bills. When children see and talk to the people we pay to produce electricity, it becomes real. Children better understand the importance of conserving energy by turning off lights when leaving a room, by baking in a full oven, or how convenience foods may save on utility bills.



Story Books

Select books that help children learn the names of foods; how food is raised in gardens or prepared at home; about dairies, farms, and orchards; what and how people in other countries eat and celebrate with foods; and roles in food handling.

Work



Preschoolers are very aware that money is something highly valued because it buys things. Preschoolers do not understand how money is used, how money is earned, or the relationship between their parent's work and the paycheck. To help your child learn about work and pay, talk about your work, who works with you, who benefits from your job, and how your work contributes to the family. If possible, take your preschooler to visit your workplace.

Help your preschooler understand that men and women who have equal qualifications should have equal opportunities for jobs; and that they should receive equal pay for the type and amount of work to be done. Talk about work at home. Discuss the household chores that family members do. Do they get paid? What is the responsibility of each family member in maintaining a safe and healthy home?

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