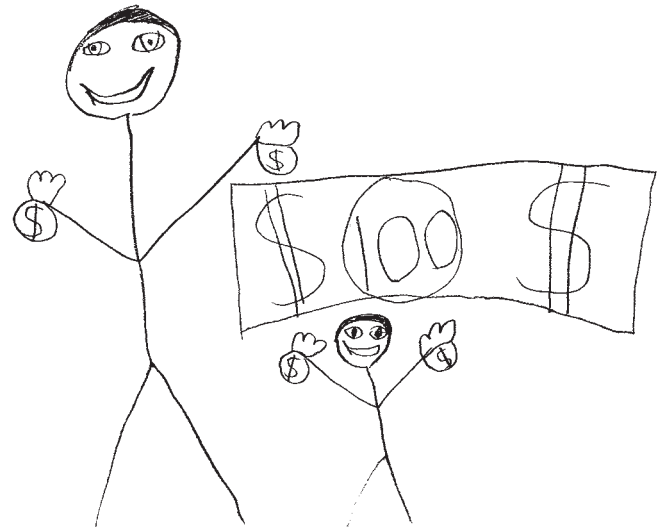


Do Dads Make a Difference? You Bet They Do!

IT'S A FACT: You can help your kids develop "money sense" and good spending habits, even when they're very young.

Money Sense

IF YOUR CHILD IS OLD ENOUGH to count, she is old enough to start learning about money. Money is a source of stress for most people. Many adults simply don't know the basics of money management because no one ever taught us these skills when we were children.



- **Play pretend games that introduce money concepts.** Set up a make-believe store or restaurant. While you play, be a smart and thoughtful consumer. For example, pick up various items and say, "Hmm. I'd really like to have this baseball bat. How much is it?" Let your child answer. Then say, "I think that's too much to spend on a bat. I'm going to look for one that costs less." Or, "I have to think about it. I still have groceries to buy, and I have to buy gas for the car. I have to buy those things first."

- **Help your child understand the realities of money.** You probably heard your father say, "Money doesn't grow on trees." But today, from a child's point of view, money does appear like magic. Just press a few buttons on the ATM machine and money flies out. If you run out, you just go and get more. Some good children's books that can help start the conversation about money are Arthur's Funny Money by Lillian Hoban and The Berenstain Bears' Trouble with Money by Stan and Jan Berenstain.

- **Familiarize your child with coins, bills, and their value.** Many children arrive in school without knowing what a penny or a dime is. All they've ever

seen people use is a credit card. Let your child sort your coins – put all the pennies together, then the nickels, and so on. As he reaches school-age, show him that a stack of 10 pennies equals one dime, etc.

- **Teach your child about the importance of saving and giving.** Before you know it, that preschooler of yours will be a teenager. Consider this – In 2006, American 12 to 17 year olds spent 190 billion dollars, a figure that's higher the gross national product of many countries in the world. You can prevent excessive spending by teaching good habits early. If your child gets money as a gift, or from bottle returns, explain the value of saving some, and giving some to help others.

REMEMBER – If you're feeling particularly anxious about the family budget, that's not a good time to talk about money with your child. Address the topic through play and conversation when you're feeling calm. Teach your child that it's possible to feel in control of one's finances.

Join us for the VNA Fathers and Children Together (FACT) group

*Bring your child for a fun night with dad!
Give your child's mom a night off!*

FACT brings dads and children together in groups. FACT is a fun place for dads to 'tune up' their parenting skills and connect with their kids through play and learning. All expectant dads and dads with children ages birth to 6 welcome. VNA FACT has been supporting dads and kids since 1993.

Find a VNA FACT group in your area:

TOWN	LOCATION	DAY AND TIME
Winooski	Winooski Community Center 32 Malletts Bay Avenue	Mondays 5:30 pm – 7:30 pm
Burlington	VNA Family Room 20 Allen Street	Tuesdays 5:00 pm – 7:30 pm
St. Albans	The Family Center 27 Lower Newton Street	Wednesdays 5:30 pm – 7:30 pm
Milton	Milton Family Community Center 23 Villemaire Lane	Thursdays 5:30 pm – 7:30 pm

- ✓ **Free!**
- ✓ **Don't cook – eat dinner at FACT**
- ✓ **Learn more ways to be a great dad**
- ✓ **For dads and kids, or just dad:**
 - * **Activities**
 - * **Playgroup**
 - * **Fieldtrips**

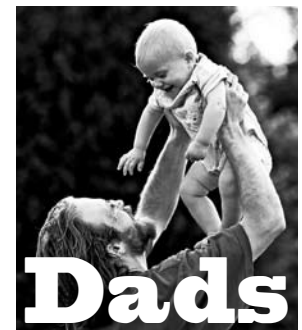
For more information about FACT and other programs for dads, call the VNA at 800 427-1908 or 860-4420, check out www.vnacares.org or email Steve Mojica at mojica@vnacares.org.



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All of these services are available to all eligible persons, regardless of race, gender, age, disability, or religion.

It's a
FACT



*Make a
difference!*