



The activity

Through pretend play and everyday activities young children can develop thoughts, attitudes, and behaviors that will lay the foundation for their later financial well-being. Children as young as three years of age begin to understand that you use money to purchase things, that you earn money by working, and that you can save money and wait to purchase things later.

You can help young children explore these concepts through pretend play—an activity that helps kids:

- Practice and apply the things they've seen and learned in life
- Use their imagination to learn about themselves and the world around them
- Develop flexible thinking to solve problems and work through situations
- Learn patience as they interact and take turns with others
- Use self-control to stay in character
- Plan and develop strategies for their play, and more

Set up

Use simple, everyday items in pretend play and let your children's imagination do the rest. Listen to your kids, follow their lead, and help them stick to their "roles" and incorporate new ideas.

What to do




Use the suggested scenarios and props to get started. Then, follow and play off your children's imagination while weaving in different situations based on your role. Help your child go on a pretend shopping trip, visit a bank, open a new store, or even invent a new country with new types of money.

Things to do afterwards

After the pretend play, try these everyday activities to support these same skills and abilities:

- Free play in which young children can direct their own play, be creative, and use their imagination
- Games and sports in which young children must wait their turn, follow directions, focus, and use their memory
- Shopping in which young children can help you prepare and stick to a shopping list (young children can make a collage using pictures from weekly store flyers or magazines), clip coupons, compare and decide between items, and identify whether items are needs versus wants
- Problem solving when playing or when resolving issues between siblings or friends
- Following house, daycare, or school rules
- Household activities in which young children can help plan and prepare a meal or pick their clothes for the next day

Pretend play scenarios

|  Going to work and earning money |  Grocery shopping |  Banking |
|---|---|---|
| <p>As a worker, you might:</p> <ul style="list-style-type: none"> ▪ Work hard and listen to your employer or boss ▪ Get excited about payday and getting your paycheck ▪ Deposit all or part of your paycheck at the bank ▪ Talk about how you're going to spend some of your paycheck <p>As an employer or boss, you might:</p> <ul style="list-style-type: none"> ▪ Help workers learn their job and direct them on what they need to do ▪ Pay workers for their work <p>Props you might use:</p> <ul style="list-style-type: none"> ▪ Play tools and toolbox or tool belt for a construction worker, mechanic, builder, engineer, and other similar jobs ▪ An apron; play food, cookware, and dishes; a pad, and pencil or pen for a server or cook ▪ A white button shirt or jacket, play medical care kit or lab set, notepad, and pen or pencil for a doctor, nurse, veterinarian, scientist, researcher and other similar jobs ▪ A play laptop for computer or administrative assistant jobs ▪ Classroom play set or paper, stickers, dry erase/chalk board, dry erase markers/chalk, and a pointer for a teacher ▪ Play money and checks | <p>As a customer, you might:</p> <ul style="list-style-type: none"> ▪ Check the prices of items, look at labels, and ask questions about the foods ▪ Tell the cashier you were charged too much ▪ Not have enough cash; then figure out what to do (write a check, use a debit card, or pick only the items you can pay for with the cash you have) ▪ Pay with cash and need change <p>As a cashier, you might:</p> <ul style="list-style-type: none"> ▪ Ring up customers ▪ Provide change to customers ▪ Have a broken credit card machine or not have enough change <p>Props you might use:</p> <ul style="list-style-type: none"> ▪ Play or real food items ▪ Play money; pretend or nonusable checks, gift cards, and credit cards ▪ A play register, money box, or calculator ▪ A small cart or basket (for grocery shopping) | <p>As a bank customer, you might:</p> <ul style="list-style-type: none"> ▪ Open a checking or savings account ▪ Deposit cash or a check—some in savings and some in checking ▪ Withdraw cash from a checking account ▪ Ask for information about debit and credit cards ▪ Ask for your account balance ▪ Ask for money (a loan) to buy a car or a house <p>As a bank teller, you might:</p> <ul style="list-style-type: none"> ▪ Help customers open an account ▪ Deposit customers' cash or checks ▪ Give them cash, debit cards, or credit cards ▪ Tell customers their account balances; some might be high and some might be low where they need to deposit more money so they don't get charged a low balance fee ▪ Lend or not lend customers money for a car or a house based on their financial situation <p>Props you might use:</p> <ul style="list-style-type: none"> ▪ Play money ▪ Pretend or non-usable checks and credit cards ▪ Withdrawal and deposit slips ▪ A play register or money box ▪ A calculator |

Pretend play

Cut out these coins and bills to use in pretend transactions.

