



Financial Literacy Tips for Grandparents

Helping little ones build money smarts—one magical moment at a time



SPEND: Making Memories, Not Just Purchases

- Let grandkids “budget” with gift money by choosing one special item and one practical one.
- Share stories of what things cost “back in the day” to teach price appreciation and spending habits.
- Take them on a small shopping trip—practice comparing prices and reading value tags together.
- Use a pretend store setup at home to role-play purchases and change-making with real coins.



SAVE: Building Goals with Generational Wisdom

- Give a matching challenge: “I’ll match whatever you save this month!” to build motivation.
- Help them create savings jars labeled with future goals (college, books, family fun).
- Share personal savings stories—like the first bike or your wedding—for inspiration.
- Open a basic savings account together and visit the bank like a field trip.



SHARE: Passing Down Generosity

- Encourage grandkids to choose a cause meaningful to the family (church, shelter, food drive).
- Do a “giving day” together—bake, deliver, donate, or volunteer and connect kindness to action.
- Gift charitable giving cards or donate in their name to model impact.
- Talk about community and empathy—how even small gifts can help someone feel seen.