

Letter to the Parents

Chapter 3: Do We Have Enough Money?

Dear Parents,

We will soon begin Chapter 3 of *Why Can't I Have Everything? Teaching Today's Children to Be Financially and Mathematically Savvy, Grades PreK–2*. The idea of giving and receiving change is introduced and used in money-related problem solving.

The title of this chapter is “Do We Have Enough Money?” When children watch parents, often they think adults can buy anything they want. They really don't see the ways we determine our budgets and decide if we have enough money to buy what we want.

If we want to help our children learn to consider if they have enough money to buy what they want, we have to avoid saying “you can't afford that” and start saying, “Let's count your money and see if you have enough to pay for it.” Sometimes when children are confronted with the problem of not being able to buy something because it is too expensive, they will choose a less expensive alternative. Consider this a learning experience. As adults, when we can't afford what we really want, we often choose a less expensive alternative. What a great thing to teach our children!

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