

Fin4Kidz Parent Guide:

Teaching Kids About Coins & Spending

Ages 3–5

1 Explore Coins Together

- Look at and sort real coins
- Say each name and value out loud,
- Ask: “Which is bigger?” “Can you find the dime?”



3 Talk About Choices

- Explain money runs out,
- “We can’t buy everything,”
- “Which one do you want more?”



2 Play Pretend Store

- Set up a small “store” with toys
- Give coins to “shop”
- Practice counting & choices.



4 Practice Real-World Moments

- Pay the cashier,
- Use a coin jar,
- “Look, you saved up!”



Fin4Kidz Tip: “Short & fun lessons work best!”

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