

# 30 Days of Financial Fitness

Did you know that 69% of parents want to set a good financial example for their children, but an even greater number of parents are reluctant to talk to their kids about money? Talking about money can be worrisome, but this calendar includes activities and ideas to help parents start the conversation about financial fitness.

Below are 30 days' worth of tips and activities to help teach kids about budgeting, smart saving, and setting financial goals.

## **Day 1: Create a Weekly Grocery Budget**

Sit down as a family and create a budget for grocery expenses. Using your budget as a guide, give each child a specific amount of money. Help kids prioritize their spending by talking about needs versus wants.

## **Day 2: Download The Star Banks Adventure App**

Download [The Star Banks Adventure app](#) to help kids learn about money in a fun and engaging way.

## **Day 3: Start the Conversation**

Ask kids, what do you want to be when you grow up? How much education or training will that job require, and how will that impact college savings?

## **Day 4: Review Your Expenses**

Review your monthly entertainment expenses with your kids (Internet, cable, Netflix, apps, going out to dinner, etc.), and discuss with your kids where you could cut back.

## **Day 5: Calculate Allowance**

Help each child calculate his or her allowance for the month and the whole year. Then, help them understand how to set realistic saving and spending goals based on their income. Use [this worksheet](#) to help track monthly spending.

## **Day 6: Plan Ahead**

Plan early for your child's activities throughout the school year. Together, decide which activities he or she will participate in, how much these activities will cost, and where you might need to make a few trade-offs.

## **Day 7: Research the Cost of College**

Find and list the tuition costs for five different colleges or universities. Be sure to look at different types of colleges, such as public and private, and in-state versus out-of-state schools. Then, as you talk about saving for college as a family, discuss how savings goals might vary based on the cost of the school.

## **Day 8: Visit the Bank**

Take your child to the bank and give him or her a mini tutorial. Explain about the ATM and tellers. Don't be afraid to go inside and let them ask a few questions about the bank and its money.

## **Day 9: Plan a Weekend Road Trip**

Work with your kids to plan for a weekend road trip. Help kids identify all of the expenses associated with traveling, such as transportation, dining, lodging, and entertainment.

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## Day 10: Start the Conversation

Ask kids, what are your plans for the week? How are they budgeting to pay for any activities or expenses?

## Day 11: Talk About College Savings

44% of parents mistakenly say a regular savings account is best for college savings. Research the benefits of a 529 college savings plan and compare it with traditional savings accounts.

## Day 12: Create Piggy Banks

Create three piggy banks to help kids organize their money around financial goals. Label each piggy bank with one of your child's savings goals and help them learn trade-offs as they work toward their goal.

## Day 13: Get Kids Involved

Bring kids along for your weekly trip to the grocery store. Compare sale prices, regular prices, and prices per unit to decide if you are actually getting a good deal.

## Day 14: Practice Vocabulary

Check to see if your kids are familiar with these [important terms](#), depending on their age.

## Day 15: Play The Star Banks Adventure App

Don't let that app download go to waste. [Play](#) with your kids and use some of the financial terms as a springboard for lessons.

## Day 16: Learn about Inflation

Have your kids interview you, a grandparent, or a relative to understand how much things like bread, milk, eggs, and movie tickets cost when you and they were younger.

## Day 17: Start the Conversation

Ask kids about activities they do during the year. Which do they love? Which activities were not so great? What different choices will they make for next year?

## Day 18: Food for Thought

Investing in college savings versus talent: While talent-based scholarships can help pay for college, they are not guaranteed sources of funding. Money placed in college savings accounts is a secure method of financing your child's education.

## Day 19: Shopping Trip

Time for school shopping! Make a budget for kids to follow, and reward smart shoppers by allowing them to keep any leftover money.

## Day 20: Kid Chefs, Part 1

Cook your child's favorite dinner at home and keep track of the cost with him or her.

# 30 Days of Financial Fitness

## Day 21: Kid Chefs, Part 2

Go out to dinner and compare the cost with the home-cooked meal from last night to help kids understand easy ways to save.

## Day 22: Make Money Fun

Discover the [Journey to Your Dream Goal Activity Book](#) you can download, and play along with your kids to help them learn important money concepts.

## Day 23: Go to a Sporting Event

Go to a baseball game or other sporting event as a family. Give each kid a certain budget for food or souvenirs. Use the opportunity to teach kids about setting spending limits. [Click here for more ideas.](#)

## Day 24: Start the Conversation

Ask kids about what they are watching on TV? How do the characters use money responsibly?

## Day 25: Host a Lemonade Stand

Help kids earn money by hosting a family garage sale or running a lemonade stand. [Read more](#) about making this a teachable money moment.

## Day 26: Taste the Difference

Give a blind taste test comparing brand name and generic products and explain the cost comparison between items. Is the difference in taste worth the difference in price?

## Day 27: Set a Savings Goal

Help your child set a savings goal for an item he or she wishes to purchase before the end of the year. Determine the cost and develop a plan to reach his or her goal.

## Day 28: Conduct a Toy Workshop

Help your kids fix up old toys or give old dolls a spa day instead of buying new ones.

## Day 29: Play The Star Banks Adventure App

How many flying motorcycle parts have your kids earned? See how your kids are doing to save the galaxy from financial chaos with the [The Star Banks Adventure app.](#)

## Day 30: Go Online Shopping

Go shopping with your kids online and explain how digital purchases work even though real cash is not exchanged.

So, how did it go? Did your kids have any favorite activities? Let us know in the comment section!