



# Take Stock in Reading!

The world of business and finance is a surprisingly fun place to visit with your children. Learning how to budget and use money wisely is a part of everyone's life. You can use the newspaper to begin improving financial literacy, even at an early age.

**Using Numbers.** As your children learn basic math skills, look for numbers they can add and subtract: stock prices, world currency figures, interest rates. Even very young children can take part by looking for numbers they are learning. How many 1's, 3's or 8's can they find on a page?

**Talking Finance.** Elementary and middle-school children can begin to develop a "financial vocabulary." Look over the business section with them and circle words associated with finance—gains, savings, profits, losses, debits, mergers, stocks, rates, mortgage, etc. Ask your child to write down some of the words he doesn't know

and look them up in the dictionary. Save the newspaper page with the circled words and read the articles aloud so your child can hear the words used in context. Try to use the words your child has found in a fun way, like his savings from his allowance.

**Tracing Stock.** You can use the stock market page for a fun family activity. Determine how the stocks are identified and pick out familiar ones—appliance, car or computer manufacturers or fast-food chains, for example. Pretend that each family member has \$1,000 with which to buy shares of stock. Track them over time—say three months. Then see who did well, who did poorly, and which stocks were the best choices.

**Making an Exchange.** Look at the exchange rate for the U.S. dollar in other countries. Ask your child to figure out the value of the U.S. dollar in several countries.

Make sure to use different continents (Asia, Europe, Africa) in the comparison as well. How many euros would your child need to buy that new video game she wants?

