

## Getting started with money: **THREE PITFALLS** to avoid with your kids

There are no rules.

That's important to remember when teaching your children about money. All parents will approach financial education a little differently, and no one should feel pressure to cover all the "right" lessons.

That said, if the open-ended approach feels like too much freedom, a good way to start is to simply teach by doing—or not doing.

Here are three money behaviors that can send the wrong message to your kids:

### **Instant gratification is always okay**

Impulse buys aren't evil (sometimes you just need that salted caramel latte while you're out running errands!). But if done in excess, your kids might get the wrong idea.

Don't let your children think that it's okay to spend all their cash on whatever's in front of them at any moment.

### **No cash? Just charge it**

Using a credit card for a purchase is easy—too easy. If your children don't understand the concept of credit, cards may look like magic money. Pay attention to how quickly you whip out the plastic, and explain the importance of paying off your bill every month.

### **Talking about money is for adults only**

Omitting your young ones from financial conversations forces them to figure out the concepts on their own.

Try including your kids in conversations about things like budgets and bills. They'll become more comfortable talking about money, which may help them better manage their own when they get older.

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### Three ways to treat yourself at home

For many parents, pampering is one of the first things to go when tightening the budget belt. Fortunately, with a little creativity, you can still indulge in sweet self-care at a fraction of the price. Check it out:

#### 1. DIY movie theatre

You can stream movies any old night. Step the up the cinematic experience by re-creating the movie theatre in your living room. Dim the lights, buy classic candy and make popcorn on your stovetop (and don't forget the truckload of butter, obviously).

#### 2. Eat take-out... from your kitchen

Ordering take-out is a nice luxury—it's also expensive. Learn how to make one of your favorite restaurant meals instead. You'll save money on the food you love, and make eating-in feel like a special occasion.

#### 3. Try a little aromatherapy

You can spend way too much money at the spa... or you can re-create a "spa vibe" by diffusing naturally-scented oils at home. Using lavender, rose or vetiver may help you unwind just long enough for that next argument to break out between your kids.



## The DIY piggy bank: your next indoor winter activity

By Be Conrad

If winter weather has your family scratching at the walls (you can only do so many puzzles), we can help. Keep your kids entertained indoors and teach them about money by making DIY piggy banks.

#### The lesson

Piggy banks teach kids the value of putting money away for later. Learning to save will help them avoid financial crises, and may even encourage them to invest for retirement sooner than later.

#### Get decorative

One easy way to let your kids create personalized piggies is to start with inexpensive plastic or ceramic banks. You can probably pick one up (along with art supplies) at the nearest dollar store.

#### Build it from scratch

Another option is to use a household item as your "piggy bank;" plastic bottles work well. Just soak off the label and visit the craft store to pick up feet (foam balls), tails (pipe cleaner), as well as paint and glitter.

## "Ditch designer" and other budget tips for baby clothes

By Susan M. Keenan



Babies grow up at the speed of light (it's scientifically proven), which is why designer infant clothing can end up costing you a fortune. Here are a few tips for purchasing clothes for your little ones:

#### Visit outlets

Outlet stores offer discounted deals, and visiting them during a clearance sale will snag you even more savings.

#### Buy larger sizes

If you find a great deal on a bigger size, buy it. Your child will likely grow into it in the coming year.

#### Buy basic colors over prints

Having basic colors on hand lets you mix and match, and create "new" outfits.

#### Shop consignment

Don't necessarily shy away from second-hand stores. You might find quality clothing at a very attractive price.



## CHILD STARS who became CELEBRITY PARENTS

Most child stars start famous and then join the ranks of us “Normals” as they grow up. But sometimes kid celebs pull off an impressive feat: staying in the biz while raising a family.

Check it out:

### HOLLYWOOD

Celebrity	As a kid	As an adult	As a parent
<b>Ron Howard</b>	Opie on <i>The Andy Griffith Show</i>	Directs major Hollywood blockbusters	Father to four kids, including Bryce Dallas Howard (also a star)
<b>Candace Cameron Bure</b>	D.J. on <i>Full House</i>	D.J. on <i>Fuller House</i>	Mother to three children
<b>Fred Savage</b>	Kevin on <i>The Wonder Years</i>	Active T.V. director	Married childhood friend and has two kids
<b>Britney Spears</b>	Mouseketeer on <i>The Mickey Mouse Club</i>	Las Vegas residency	Raising two sons, Sean and Jayden



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**\*fifty**  
words or less

### Adjustable Gross Income (AGI)

Your total, taxable income (salary, dividends) minus certain deductions (unreimbursed expenses, alimony). Your AGI is used as the basis to calculate the income tax you owe.



### Three ways to make music on a budget

Do you have a budding Beethoven on your hands? Whether you want your kids to take up an instrument or they're pushing you to play, here's how to let them discover music without breaking the bank:

**Buy used.** Many music stores sell used instruments. Some are on consignment; others have been traded in for new instruments. Whatever the case, you should be able to find something that is well-made and still in good condition for an affordable price.

**Try layaway.** You can also put instruments on layaway. This is a better deal than paying for it with a credit card, because layaways do not accrue interest.

**Learn with lessons.** Practice makes perfect, and lessons are a great way for kids to hone their skills. Some teachers even offer discounts when you sign up for many lessons at once. Before you take this route, however, be sure that the teacher and your child work well together. Otherwise, you could be paying a lot of money upfront for months of misery.



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