



PENNSYLVANIA
ASSISTIVE TECHNOLOGY
FOUNDATION



A FAMILY COMPANION TO

¢ENTS & \$ENSIBILITY

A Guide to
Money Management

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ANNOUNCING PATF'S NEWEST PUBLICATION!

*A Family Companion to Cents and Sensibility:
A Guide to Money Management*

Families play a critical role in introducing financial education to their children. The earlier you start, the better. However, it is not easy to talk about money to our children. When and how do you do it?

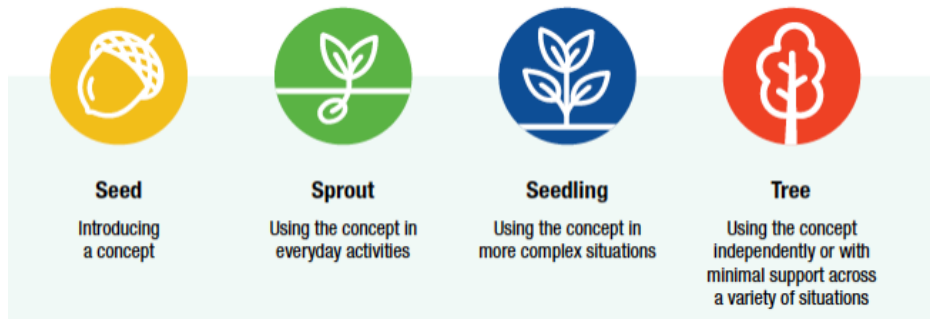


Pennsylvania Assistive Technology Foundation (PATF) is happy to announce the publication of our new [*Family Companion to Cents & Sensibility: A Guide to Money Management*](#) (*Family Companion*).

The *Family Companion* was created by families for families to help children – including those with a disability – learn about managing money. As part of our commitment to financial education, the *Family Companion* is an essential addition to our other financial education publications: [*Cents and Sensibility: A Guide to Money Management*](#) (also available in Spanish), and the [*Educator Companion Manual*](#).

PATF's [*Family Companion to Cents & Sensibility: A Guide to Money Management*](#) provides valuable insights on how to approach financial topics with children. The publication includes "Teachable Moments" and "Conversation Starters" that families can incorporate into everyday life.

"Conversation Starters" are questions to help parents begin money conversations where children can feel comfortable discussing money matters. The "Teachable Moments" bring money fundamentals to life using everyday activities and are organized by level of complexity – Seed, Sprout, Seedling, and Tree (below). And throughout the *Family Companion*, families will find parent stories, tips, definitions, and resources.



All our financial education publications are available for free, in print, and in 508-compliant digital form at bit.ly/PATF_FinEd. The *Family Companion* will also be available for download in Spanish in late October 2023.

Finally, available on PATF's [Money Talks](#) web page is a recording of a [recent RAISE/SPAN webinar](#) highlighting the new PATF *Family Companion*, as well as recorded webinars on other financial topics. And be on the lookout for registration details on our [Money Talks](#) page for a late Fall webinar on the *Family Companion* featuring a panel of the families who created the *Family Companion*.

Here is a quick peek inside PATF's *Family Companion*:

Seven Informative Sections

- **Money:** Why do we use money?
- **Earning:** How do people earn money?
- **Spending:** What are needs and wants? Are they the same for everyone?
- **Saving:** How and where to save. What are asset limits?
- **Borrowing:** What does it mean to borrow something? What happens if a friend borrows something, and it is not returned?
- **Identity Theft:** Parent tips on keeping your child safe online.
- **IEP:** What is an IEP?

Tips and strategies for parents

When to Start

- Begin discussing basic money concepts as early as possible. The *Family Companion* includes “Teachable Moments” that introduce activities and concepts for all learning levels.

How to Talk About Money

- Ask open-ended questions like, “What are some ways people earn money?”
- Use everyday situations to teach financial lessons. For example, when shopping and your child wants to buy something, ask them, “Tell me more about why you would like to buy this [thing] today?”
- Create a safe space by fostering an environment where children feel comfortable asking questions and making financial decisions without fear of judgment.



Include Financial Education in Everyday Life

- Use games, activities, and books related to money to make learning enjoyable.
- **Keep it Easy:** Incorporate financial education in everyday activities. For example, to teach the concept of "Delayed Gratification," make cupcakes! Before you can enjoy the cupcakes (gratification/reward), you must mix the cupcake batter, bake the cupcakes, cool the cupcakes, and frost the cupcakes.

One Final Thought...

Financial education is an ongoing process. Everyone learns at their own pace. If an activity or concept doesn't click, set it aside and try again another time. However, by incorporating these strategies and using resources like PATF's [*Family Companion to Cents and Sensibility*](#), you can lay a strong foundation for your children's financial future and their decision-making skills.

Coming Soon!

In early November – A webinar featuring the *Family Companion* and real-life parent stories. We will announce details in the weeks ahead.

Celebrating Disability Pride!



In July, PATF attended the Disability Pride Lehigh Valley event in Center Valley to celebrate the disability experience with the whole community. The crowd enjoyed games, great food, and an art display showcasing artists with disabilities.

Live music was provided by Gooch & the Motion, Controlled Chaos, Larry Mason, Nicole Rissmiller, and the Friends of Tom Band. Controlled Chaos is a band comprised of students from Emmaus High School and totally rocked the crowd with their high energy performance!

Representatives from disability organizations including [PATF](#), the [Lehigh Valley Center for Independent Living](#), [TechOWL](#), and [Disability Rights PA](#) answered questions and provided valuable resources to those in attendance.

PATF is proud to be a corporate sponsor for [Disability Pride PA](#), which provides programs and events virtually and across the state to educate, engage, and entertain.

PATF Will Be Attending Other Disability Pride PA Events! Come See Us!

August 26th – Disability Pride Pittsburgh at Schenley Plaza, 4100 Forbes Avenue, Pittsburgh, PA

September 9th – Disability Pride Philadelphia at 1600 Ben Franklin Parkway across from Love Park in Philadelphia, PA

October 7th – Disability Pride Capitol Region at the Harrisburg Capitol Complex in Harrisburg, PA

About Pennsylvania Assistive Technology Foundation

Pennsylvania Assistive Technology Foundation (PATF), founded in 1998, was originally funded as an Alternative Financing Program (AFP) under the Federal Assistive Technology Act. PATF is also a statewide non-profit Community Development Financial Institution (CDFI).

[Pennsylvania Assistive Technology Foundation \(PATF\)](https://www.patf.us) helps Pennsylvanians of all ages, all disabilities and health conditions, all income levels, and all communities and cultural backgrounds. We offer information about acquiring assistive technology (AT), funding resources, financial education, and financial loan programs. For more information, call 484-674-0506 or visit www.patf.us.

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