Growing Health & Wealth
Start Early, Start Strong

An Introduction for Parents, Grandparents and Family
Why produce a Growing Health and Wealth kit?

Life-long skills that ensure health are essential to living a good life. The same goes for learning how to handle money. Schools have so much to do to educate children in the basics of language and comprehension, to reward curiosity and foster the joy of learning. But schools can’t do everything. The family’s role in rounding out what children are exposed to is as vast as what schools tackle. We hope that with this kit, we can take what we’ve learned about health and financial skills and help families cultivate these life-long habits with their children.

In addition, we think grandparents are especially well suited to lend their experience and their patience to help teach in the areas of Health and Wealth. This kit will tap the life knowledge and broad experience that you as parents and grandparents can offer your children and grandchildren, and will provide a vehicle for you to share that knowledge.

An ancient Chinese proverb says: “I hear and I forget. I see and I remember. I do and I understand.” We hope to help you stimulate your children to hear, see, and do. We hope this kit will be a good way for you to interact with your children and grandchildren by engaging in the activities together and adding your own experiences to the outline of major points we’ve provided.

We wrote “Growing Health & Wealth” to be accessible to 6 -10 year olds. It includes facts about health and money; it offers important lessons about good physical and financial fitness; and it suggests activities to make the lessons more memorable for the children.

Enjoy Together!
So why is growing health so important anyway?

This question seems easy, but there’s more to it than meets the eye. Growing health means fueling your body with food you need for thinking and growing. Growing health is also about keeping your body strong by exercising and playing every day. It also means resting your body daily to ensure you have the energy boost needed to do well in school, on the field, or having fun with friends. By fueling your body properly, you will cultivate good habits that can ensure your body operates with strength and stamina for many decades. Healthy habits start at a young age and must be maintained throughout your life to ensure your bones, muscles, organs and nervous system stay strong.

What is good food for growing health?

Good food is food that helps your body by giving you the nutrition you need to think better, move faster, and be stronger. Here’s a tip on how to make sure you are getting the good food your body needs:

Color matters. Try to fill your plate with many colors and make every meal look like a rainbow. Not only are colorful foods good for you, they’re tasty too! Here are just a few examples.

- Red strawberries
- Orange carrots
- Yellow bananas…a natural fast food on the go
- Green broccoli
- Blueberries…great for your memory
- Purple grapes
- Brown bread…made with whole grains for long-lasting energy
- White cheese

Can you think of five others? The list is really quite long. If your plate looks like a rainbow, you already have a jump start on growing healthy.
What does good food do for you?

Here are some examples of what different foods do for your body:

• Milk, cheese, and yogurt help you build strong bones to last a lifetime. It’s hard to run around and be active if your bones are weak.
• Lean meat and poultry give you protein, which you need for your muscles.
• Fruits and vegetables give you the vitamins, nutrients, and energy that your body craves.
• Whole wheat bread, cereals, and pastas help fuel your brain and body.

Did you know that your food does all of these good things?

We’ve talked about good food. What foods aren’t so good for you?

You’ve heard adults talk about ‘junk food,’ but what does that really mean? To kids, it often means the stuff they like most like candy, cookies, and cake. These foods are fine as an occasional treat but not so good if they are a big part of your diet. Why’s that? Because they don’t provide the long-term energy, vitamins, and nutrients your body needs. They may taste yummy and give you a short-lived blast of energy, but they won’t help you think well or play harder long-term.

Why does my body need Calcium to stay strong?

Calcium is the most abundant mineral in your body, and it’s very important for the health of your bones. How does your body use calcium to build strong bones? Bones are living tissues that change constantly, with bits of old bone being removed and replaced with new bone. You can think of bone as a bank account where the foods you eat help you make “deposits” or “withdrawals” of bone tissue. From the day you are born up until your late twenties, much more bone is deposited than withdrawn as your skeleton grows both in size and density. In your youth is the best time for you to “invest in your bone health.”

Remember, by “boning up” with calcium-rich dairy foods early in life you can prevent your bones from becoming brittle later in life. The best way to invest in your bones is by exercising and eating three servings of milk, cheese or yogurt daily.
Is breakfast really that important?

Yes! Breakfast equals brainpower and kids who eat breakfast do better in school. Why is that? After resting all night, your body needs fuel to make your muscles and brain work better. If you dash out the door and skip breakfast, you won’t think and move as fast as you can.

To start the day off right, your meal should include at least three food groups. You can choose from whole grains, fruits, vegetables, lean meats, dairy, or eggs. Here are two yummy ideas:

• Eat a yogurt with cereal and berries
• Make a homemade breakfast using a whole grain tortilla, eggs, veggies, and top with cheese

Growing health is more than good food. You have to move!

By moving, we don’t mean moving to another city. We mean you have to be active! Aim for one hour a day all at once or in fifteen minutes spurts four times a day. However you choose, get moving and have fun! Why? Because when you use your muscles they stay strong and grow.

Exercise doesn’t just mean what you do in gym class, although that’s important too. It means shooting hoops or playing tag with friends. It means skipping rope or taking your dog for a jog. The best activities are fun and also help to stretch and exercise your whole body.
Bedtime is your time to refresh, rebuild, and restart your body.

After you’ve put all this work into the day — being a star student in school, playing and running around — you need to recharge. Your brain and body need sleep. And lots of it. In fact, kids need a lot more than grown-ups. You’re still growing — your cells, your skeletal system, every part of you is changing and growing to become the adult you. This chart shows you how much sleep most kids need.

<table>
<thead>
<tr>
<th>Age</th>
<th>Hours of Sleep</th>
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<tbody>
<tr>
<td>6 and under</td>
<td>10-12 hours/day</td>
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<tr>
<td>7-10 years</td>
<td>10 hours/day</td>
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Sleep is essential to clear thinking and active play. If you’re tired and droopy, you simply can’t do well in school or on the playing field. As a child, you may not feel the difference because you have so much natural energy in your body. BUT imagine how much stronger and faster you could be if you got enough sleep?

Here are some things you might do to make bedtime a pleasant time:

- Have a light snack (but not a big meal) an hour before you go to bed.
- Keep to a schedule. If 8:00 is bedtime, 8:00 it is. Your body gets trained to sleep better on a schedule.
- Chill out! Enjoy some quiet time before bed by reading your favorite book or by reading to a younger sibling. You could even ask someone to read a book to you.

The average person falls asleep in seven minutes.
Salt was once used like money is today. That’s where we get the phrase: “He’s not worth his salt.”

U.S. cows give an average of 6½ gallons of milk per day. That’s over 100 glasses of milk — enough for 33 children to have 3 glasses each day!

Apples are made up of 25% air. That’s why they float.

Honey is the only edible food for humans that will never go bad.

It takes 10 pounds of milk to make just 1 pound of cheese.

Super Hero Veggies! Carrots contain Vitamin A, which can help you see in the dark and fight a cold.

There are 206 bones in the adult human body and there are 300 in children. (As they grow, some of the bones fuse together.)

It takes approximately 12 hours for food to entirely digest.
So why is growing wealth so important anyway?

After you’ve learned why and how to make health a part of your everyday activities, it’s time to learn about how to handle money. As with good health, it’s best to start building good money habits early in life. Money can be confusing, and it’s hard to know when to spend it, when to save it, and when to share it. These are all big decisions, and “Growing Wealth” really means building good money habits that will last a lifetime. It means learning how to spend wisely and not impulsively; it means building a plan to save for the future so you get something you really want or need; and sometimes it means being generous and sharing what you have. Learning good money habits will help you when you are young and become even more important when you get older. Not only that, knowing that you are using your money wisely can be a lot of fun.

What is money, and why do we need it?

That question is really quite tricky. Did you know that we didn’t always use money? Before money was invented, we used to trade things. This is called bartering. For example, one person might trade his neighbor a goat in exchange for five bushels of corn. People would trade like this to get the things that they needed. But that was an awkward way to do business because not everybody had goats or corn available. And what a goat was worth in one city was not the same in another city. Over time, we learned that there was a better way, and money was born. Can you remember a time when you swapped something with a friend to get a new toy? That was you bartering.

All countries have money, and although it doesn’t all look the same, it all does mean the same thing. Money helps us buy the things we need. Plus, it’s a lot easier to put a few dollars in your pocket when you go to the supermarket instead of bringing a herd of goats to trade.
Why is it smart to save money?

That’s a great question. Spending money may seem like a lot more fun than saving. But there is fun to be had with saving money too.

So what is saving anyway? You probably know already. It means not spending everything you have. It means thinking ahead, and it means having a goal, something like buying a bike or a new baseball glove. It means putting aside part of your money so you can buy that bike when the time is right.

Saving means planning for the future. Perhaps you want to buy a skateboard but don’t have enough money to buy it yet. What to do? You save! For example, you might decide to save twenty cents for each dollar of allowance you get. Or you may save half of the money someone gives you for your birthday. Pretty soon you’ll have saved enough money to buy that skateboard. Here’s a little secret: it feels good to save. It means that you can have a say in how money is spent. Those things you buy with your own money often mean more to you than things you are given.
We’ve talked about saving. Now let’s chat about spending.

Saving feels good but you should also feel good about spending IF it’s smart spending. What’s smart spending? Smart spending means you are getting something you need or something you’ve planned for ahead of time. It means you’ve thought a lot about what you want, and you’re spending your money with a purpose.

So, what’s a good purpose? Here are a couple of examples.
• You’ve been thinking about a new bike for months and have saved money each week toward your goal. You worked for it, you planned for it, and now the day is finally here to buy it! Well done. You can be proud of yourself.
• Maybe your friend has a new 3000 song iPod, and you think it’s great. You love music and it would be perfect for long car rides when your parents just want to listen to the news. It will take a while to save enough, but you know you can do it if you stick to your plan. You know what you want and why you want it. Good job. It’s the perfect reason to spend.

You know, saving and spending are really two sides of the same coin. Saving is smart because it means having money when you need it. Spending is smart when you’re doing it wisely and with a purpose. You know why you’re spending the money; you know this purchase is worth it to you; and you’ve given it some thought. Those are all things that go into building smart spending habits.

Where do I get spending money?

Everybody needs money, but kids often don’t get a weekly paycheck from their boss. However some kids do and it’s called an allowance. But there are other ways to get cash too:

• Help around the house or the neighborhood. Strike a deal with your Mom and Dad or your neighbors to help rake leaves or help with other chores in exchange for payment. There are many ways to help out, everyone will appreciate your hard work if you do it well and on time.
• Sometimes your grandparents may slip you a few bucks or maybe you received money as a birthday gift or for a holiday. You don’t have to spend it all right away, and might choose to put half of it away for a later date.
Saving money lets you share money.
There’s another thing you can do with money, and that’s sharing. Why should I share, and how much should I share? Those are hard questions that everybody needs to answer for themselves.

Sharing is good for lots of reasons:
- It makes you feel good about yourself. You’re doing a good deed.
- It helps your friends and neighbors when they’re in need.
- It’s an important part of managing money.

There are different kinds of sharing. It may mean giving to your church, temple, or synagogue; it may mean donating to a fund drive that helps your local football team buy needed equipment; or it may mean helping a close friend. The point is, we all need a little help now and then and if you’ve been able to save some money, sometimes the best thing to do with it is to help other people. It’s always your decision, and you should not feel pressured into sharing. It should, however, be part of what you think about when you get money. It’s an important part of how you use your money.

There’s a lot to learn about growing health and wealth, and the lessons continue for a lifetime.

Congratulations! You’re off to a great start for growing health and wealth!
So what should I do now?

It’s great to read and talk about saving, spending, and sharing, but that’s not enough. Now it’s time to put these great ideas into action.

Make three separate Moneyboxes.

- Saving  
- Spending  
- Sharing

Here’s how:
- Pick up a flat moneybox and shape it into its final form by bending the scored lines and folds
- Fold the bottom flaps and tuck them into place
- Use the rubber band to keep the three moneyboxes together

We suggest putting the Poster on your wall. Jot down the things you want and the people or charities you want to share your money with on the poster. This will help you keep your goals in mind.

Finally, enjoy the Activity Book which has puzzles, crosswords, and other activities to help you learn.

We encourage you to share this kit with your friends. To download a PDF of this kit, visit www.cabotcheese.coop.

Cabot Creamery and Credit Unions working together to share cooperative values; the best business models for growing health and wealth in communities.

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