



Family Time on a Budget

With the high cost of living in Hawai'i, it is no surprise that many of us must live on a tight budget. Having family time together doesn't have to cost a lot of money, but it does require us to prioritize how we spend our resources – money, time, and energy. Many common home materials and activities can be turned into fun learning activities.

To help cut costs, here are some ideas:

- Make a budget. Start with identifying money coming in (paychecks, subsidies, etc.), money going out (regular monthly bills), and goals (e.g., money set aside for a family trip or paying off a credit card debt). Once you know your budget, keep track of your spending and make changes as needed.
- Apply for government assistance. Contact Aloha United Way and ask for information about the Supplemental Nutrition Assistance Program (SNAP/WIC), food banks, or the low-income home energy assistance program (LIHEAP).
- Plan your meals. Make a weekly menu and keep in mind how to use groceries to make multiple meals. Inventory the foods you have on hand in your pantry and refrigerator. For any other items you need, make a grocery list and check store ads for sale items.





■ Take advantage of inexpensive activities for the family. At home, read books, play games, or plant a garden; around your neighborhood, go to the park or beach; and in your community, check out farmer's markets, kama'āina discount days at the museum, or attend holiday parades.

This newsletter will provide you with some moneysaving tips and inexpensive activities to help you stay on budget and have fun with your young child.

This newsletter includes:

- Age-specific information and suggestions about activities to do with your infant, toddler, or preschooler,
- Featured activities for each age group,
- How This Helps: a summary of your child's development by doing these activities together,
- Resources: for more information about this topic, and
- Suggested Books: a list of books to read with your child.



Infants

Items for baby's needs are expensive! From the hospital bill to the pediatrician's visits to the cost of diapers and clothes, everything costs money. To save on costs:

- Make your own baby food. Breastfeed and make your own mix of mashed or pureed fruits and vegetables for older infants. If breastfeeding is not an option, contact WIC for allowable infant formulas.
- Buy necessities such as diapers and baby wipes in bulk, on sale, or use coupons from newspapers or online sites. Consider reaching out to a diaper bank or joining a subscription service online. For a fee, these services will often deliver diapers, baby wipes and other necessities at prices lower than most stores.

In addition, you can save some money by buying or creating your own simple, inexpensive, openended toys (items that babies can interact with in different ways) rather than electronic toys. Look for things that will stimulate your baby's ability to visually track and focus on objects, encourage muscle development by crawling or standing up,



and promote interactive experiences. Here's some ideas:

- Use objects (black, white, or red in color) within close range of baby's vision. Tie a length of ribbon or yarn to a wooden spoon, then tie a rattle or small plush toy on the other end. Dangle it gently over and in front of your baby's face, and talk to him about how the toy is moving (up, side to side, under his feet, etc.)
- Create a maze. Once your baby has mastered crawling, pile some cushions on the floor and show him how to crawl over or between them. Place a favorite toy on top of the cushion and call his name to encourage him to crawl forward.

Activity for Infants: Sensory Board

What You Need:

Cardboard

Craft glue

Various safe textured items from around the house (e.g., bubble wrap, straws, disposable baking cups, crumpled paper, a square of textured fabric)

What to Do:

- 1. Clean and sanitize the items for your sensory board.
- 2. Arrange the items on the piece of cardboard, making sure that the various textures are spread across the board and glue items to the board. Let the glue set for 24 hours. Check to be sure each item is firmly attached to the board.
- 3. Introduce the board to your infant. Encourage him to explore the items.
- 4. Talk to your infant about the items, using new vocabulary to describe each item (e.g., fluffy, soft, rough, bumpy).

(See page 5 for information on how doing these kinds of activities with your child helps his development and school readiness.)











Toddlers

As your child grows, your expenses change. You may find yourself having to buy new furniture such as a bed; but food and clothing for your growing child probably make up the bulk of your purchases. To save on costs:

- Purchase children's clothing on the sale or clearance rack, at garage sales, from resale stores, social media sites, or keiki swap meets.
 Be sure to wash the clothing before using them.
- Practice potty training when your child shows signs that he's ready – when he learns how to use the toilet, he will no longer need diapers. In addition, transitioning straight from diapers to underwear saves on the costs of pull-ups.

You can also save money by creating activities to do with your toddler at home. Toddlers enjoy playing simple games with their loved ones. When choosing activities for your toddler, look for ones that encourage active play to develop his coordination, appeal to all of his senses, and develop thinking skills (e.g., pretend play and experimenting with cause and effect). Here are some suggestions:



- Make a tent or playhouse. Drape a sheet over a table or the backs of two chairs to make a simple tent. Pretend that the tent is a cave, an airplane, a train, or a house.
- Use a flashlight to explore. Shine a flashlight on different parts of the room: the wall, door, floor, under the covers, naming each object that you shine the light on. Encourage your child to shine the light on objects you name and give him a turn looking for items around the house.

Activity for Toddlers: *Make Your Own Cloud Dough*

What You Need:

2 cups All Purpose Flour 1/4 cup vegetable oil

What to Do:

- 1. Measure out the flour into a large bowl.
- 2. Add oil and mix until combined.
- 3. Pour dough onto a tray or a plastic bin and let your toddler explore. Notice that the dough has a soft texture and will hold its shape when molded.
- 4. Talk with your child about the dough. Let him suggest tools or toys that can be added to extend the activity (e.g., cookie cutters, measuring cups, small toys or figurines, etc.)

(See page 5 for information on how doing these kinds of activities with your child helps his development and school readiness.)





Preschoolers

You may notice that your preschooler seems to have boundless energy and is eager to get into different activities. He relies on you for new experiences, outings, and creative activities. Providing these learning experiences for him could get costly, but it doesn't have to be. Here are some free or inexpensive places or activities that he might enjoy:

- Library your local library offers free activities such as story time, songs, art projects, and game nights.
- Outdoor activities such as hikes, going to the beach, running at the park, or playing in the sprinklers at home.

In addition, you can save money by providing your preschooler with opportunities and materials for creative activities at home. Have a variety of materials available for your child to use such as paper, crayons, stamps, play dough, and stickers. Other ways to engage your child with things in your home include:



- Homemade Grocery Store. Make a grocery shelf by taping a few large cardboard boxes together to make shelves. Save empty food boxes and packages and add them to the shelves and have your child go grocery shopping.
- Perform science experiments. Fill a plastic bottle or jar with water and add a few drops of detergent and a little food coloring. Cover the bottle tightly and have your child give the bottle a vigorous shake. Let him watch the bubbles that his shaking makes.

Activity for Preschoolers: Sidewalk Chalk Paint

Adapted from Argo Food Service

What You Need:

1 cup cornstarch

1 cup water

Food coloring, various colors

A muffin pan

Old paint brushes, tooth brushes, or makeup brushes

What to Do:

- 1. Mix the cornstarch and water in a bowl. Mix well to remove all lumps.
- 2. Pour the cornstarch water mixture evenly into 4 6 of the muffin wells.
- 3. Add a few drops of food coloring to a single muffin well to color your paint.
- 4. Repeat using additional colors for the other muffin wells.
- 5. Once outside, let your child's imagination and creativity run wild as he paints the sidewalks!

(See page 5 for information on how doing these kinds of activities with your child helps his development and school readiness.)







How This Helps

The activities suggested in this newsletter help promote many different aspects of development:

Physical Development

- Use and strengthen large muscles such as neck, arms, and legs
- Learn to use his senses: seeing, hearing, smelling, tasting, and touching

Social and Emotional Development

- Learn to cooperate with others
- Feel important and good about himself

Language and Literacy Development

- Increase his observation, listening, and understanding skills, and attention span
- Build verbal skills and vocabulary

Cognitive Development

- Recognize math concepts like numbers, sizes, shapes, sequences, volume, measurement, and time
- Develop his creativity and imagination



Kids in the Kitchen

Cooking teaches valuable lessons such as math (quantities, measurement), science (how matter changes), fine motor (stirring, pouring), and literacy (print awareness). As you make this recipe with your child, talk about kitchen safety. Show him how to handle items safely and allow him to do as much as he is capable of. Praise his efforts, and ask questions throughout the process to encourage his thinking skills. Most of all, have fun!

DIY Dole Whip

Adapted from dole.com Ingredients:

1 ripe pineapple, chopped and frozen

1 ripe banana, peeled and frozen

2-1/2 teaspoons powdered sugar

½ cup unsweetened coconut milk

1 teaspoon lime juice

Directions:

- 1. When preparing for this recipe, have your child help measure the ingredients, peel the banana, or squeeze the lime. Teach him how to use the various tools such as a measuring cup.
- 2. Combine all the ingredients in a blender or food processor. Cover and blend until the mixture is smooth, about 2-3 minutes. Talk about how the ingredients changed.
- 3. Serve immediately and enjoy!







Resources

Vroom

https://www.vroom.org/

Easy and fun reminders to connect with children at home. The site has printable tip cards or connection to an app that gives activities for a variety of activities including: math, literacy, problem solving, and communication.

Make Your Own Baby Food

http://umaine.edu/publications/4309e/ Provides instructions on how to make your own baby food and gives recipes to follow.



Suggested Books

Discover these books and more at the **Hawai'i State Public Library** www.librarieshawaii.org.

Infants and Toddlers

Peekaboo Sun by Camilla Reid

This irresistible board book highlights "peekaboo" with baby, giving him something to push, pull, turn, and discover on each page.

Press Here by Herve Tullet

Each page of this surprising touch book instructs the reader to push the button, shake it up, tilt the book, and who knows what will happen next. Both children and adults alike will enjoy as the dots multiply, change direction, and grow in size.

Preschoolers

King Jack and the Dragon by Peter Bently and Helen Oxenbury

Follow Jack, Zack, and Casper's journey as they defend their castle from the dragon. This book will spur any keiki to build a fort of pillows or make a ship out of the living room couch and create an exciting adventure of their own.

A Stick is an Excellent Thing by Marilyn Singer

This is a book of poems all focused on outdoor play. There are poems including everything from jacks, hopscotch, tag, and bubbles to swings. Find a description of your favorite activity and perhaps learn a new game to do at home!



Learning to Grow is a project of the University of Hawai'i, Windward Community College, with funding from the Hawai'i Department of Human Services. Visit our website at www.learningtogrowhawaii.org or visit us on Facebook at www.facebook.com/learningtogrowhawaii





