

Bedtime Songs and Stories that Build Great Money Habits

Family Activity Guide – Follow the Money Rules

Instructions

Have one or all of these experiences after listening to and discussing the featured song and reading its companion short story. Use them in whatever rhythm works best for your family.

Experiences

Experience 1: Get Creative

Have your child draw a poster or write out a list of the 12 Money Rules. Invite everyone in the family to sign the poster. Then display it somewhere visible so the rules can be seen and remembered often.

Experience 2: Build a Tradition

Create a weekly or bi-weekly family savings and money discussion tradition.

As part of each discussion:

- Have everyone make a small deposit into their own piggy bank, savings account, and/or a family savings jar.
- Talk about goals and progress.
- Share a money lesson — perhaps from your own childhood.

Be sure to celebrate deposits and other noteworthy achievements.

Celebrations can include:

- A family high-five circle or special handshake
- Ringing a bell
- Writing the achievement in a “Money Wins” notebook

Celebrating progress reinforces positive money habits.

Experience 3: Rule of the Week Spotlight

Choose one Money Rule each week and focus on practicing it as a family.

- Write the rule on a card and place it on the refrigerator.
- Talk about what it looks like in real life.

At the end of the week, ask:

- How did we practice this rule?
- What was easy?
- What was challenging?

Rotate through all 12 rules during the year.

Experience 4: The Four Jar Practice

Set up four clear jars labeled:

- Earn
- Save
- Spend Smart
- Give Wisely

When your child receives money (gift, allowance, chore earnings), guide them in dividing it among the jars.

Ask:

- How much should go to saving first?
- What are you working toward?
- Who might you help with your “Give Wisely” jar?

Consistency builds confidence.

Experience 5: Money Rule Role-Play

Take turns acting out short “money situations.”

Examples:

- You want candy but are saving for a toy.
- You receive birthday money.
- A friend asks you to donate to a cause.

Ask:

- Which Money Rule applies here?
- What is the smart choice?

This builds decision-making skills in a fun and memorable way.

Experience 6: Begin Building a Money Dictionary

Read the lyrics of the song together with your child.

Make a list of the money words you think your child should learn and become familiar with.

Invite them to begin creating their own personal finance dictionary. For each word, they can:

- Write the word
- Say it out loud
- Define it in simple language
- Draw a picture to match

You may use [Sammy Rabbit's Kid-Friendly Dictionary of Money Words](#) as a model and guide.

Building a money vocabulary builds confidence and understanding.

Keep Learning

Enroll and become a FREE or PREMIUM Member of [Sammy Rabbit's Online Money School!](#)