



sons about money every day. This way you will instill the right approach to and behavior with money;

- * Encourage your children by awarding them when they behave well or engaging them in house chores (e.g., collecting their toys, tidying her/his room, etc.);
- * Help them make a list of things they can do (it should be appropriate for their age);
- * Teach your children how to save, spend and give.

Advice to parents:

- * Some activities you can do to help your children:
- * Involve your children in making decision about purchasing small items;
- * Do the shopping together with your children and during shopping compare prices;
- * Use sale cards and discuss with your children on how much you have saved;
- * Teach your children the difference between needs, demands and wants;
- * Teach them to respect the value of money;
- * Use the chance to give them short les-

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Sow today so you can reap tomorrow!



Child & Youth Finance International



MINISTRIA E ARSIMT, SHKENCËS DHE TEKNOLOGJISË
 MINISTARSTVO ZA OBRAZOVANJE, NAUKU I TEHNOLOGIJU
 MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY



SHOQATA E BANKAVE TË KOSOVËS
 KOSOVO BANKING ASSOCIATION

What are savings ?

Savings are the money we do not spend today, but we keep for later to spend on things we will need in the future.

We all have various wishes, but we should learn to spend money the right way and not without any reason.



We save for the following reasons:

- * To make a journey;
- * To buy items that enable us to practice our hobbies (videogame, musical instrument, bicycle, photographic camera);
- * For a safe future (to invest in education);
- * For emergency cases;
- * To buy presents;
- * To help people in need.

How to save?

- * By spending less of the money you get from your parents;
- * By taking food from home for the big school break, thus saving some of the money;
- * If you help your parents around the house and make them happy with your success at school, you may be rewarded.

What is the right plan for me?

The steps you should follow are:

- * Think what you are saving for. What is your goal;
- * Calculate how much money you will need to place in your saving box;
- * Start saving today and calculate after what time you will have collected the necessary money.

Stories about saving

(ARTAN): My mom and dad have been giving me an amount of 2 Euros every weekend for helping them around the house. Now that it has been 5 weeks I have collected 10 Euros. I accepted the money, thanked my parents and then went to the shopping center and bought food and toys. But now what should I do? I liked an encyclopedic book about the animals of the world a lot and I

have spent all the money. . It will take a long time before I can have that amount of money in my hands. Maybe by the time I make money again, my favorite encyclopedic book will be sold.



(ARIANA): Tomorrow it is my friend Vesa's birthday and I do not have money to get her a good present. I have very little money which is not enough to buy Vesa the hat she liked very much. In addition, my brother has just enrolled in college and he does not have money to pay his studies. Now he has to find a job and save so that he can start his studies next year. Seeing him, I will start saving from today so that I can go to the school I want in the future.