Playing Store With Your Kids Today Can Turn Them Into Future Financial Wizards



What if one of the most powerful tools for raising a financial wizard is already sitting in your family room — a toy cash register, a basket of plastic food, and a handful of coins?

Financial education doesn't need to wait for a formal classroom. Just playing store can help.

According to child development experts, the brain grows rapidly in the earliest years of life, reaching roughly 90% of its adult size by age 5 — which means the window for laying financial foundations is shorter than most parents realize.

And, what is the most developmentally appropriate method for early learning? PLAY — guided by a confident, engaged parent. But don't worry. What you need is all right here.

Why Play Works

Play isn't just fun — it's the brain's favorite way to learn. Within every pretend store, tea party, or backyard adventure, there are ways to embed financial literacy consistently — without it becoming a chore.

Doris Bergen at Miami University found meaningful connections between play and cognitive development with studies linking imaginative play to mathematical readiness, problem-solving, and social skills.

Money habits are set by age seven, according to research from Cambridge University — which makes starting early essential for building good ones. If you want your child to grow up with healthy attitudes toward earning, spending, saving, and sharing, lay the groundwork in the toddler and preschool years.

What Young Children Can Actually Understand

Are you skeptical that your young child can grasp anything meaningful about money? The research says otherwise — with the right framing and age-appropriate expectations.

Ages 2–3: This is the time for counting songs, sorting games, and play that involves numbers. Kids at this age are building the cognitive framework they'll need later. The goal isn't to teach money — it's to make numbers feel familiar and fun.

Ages 3 and up: By age 3, kids can begin to understand that things cost money, that different items can cost different amounts, and that money is used in exchange for goods.

Four Fun Activities That Teach Kids About Money



1. The Clear Piggy Bank

There's something almost magical about a toddler watching coins drop into a clear piggy bank — and that visibility is the point. Financial experts, such as Chase, recommend using a clear jar or piggy bank starting as young as age 3 so kids can physically see their savings grow — a visual approach that reinforces the saving habit and helps make accumulation tangible.

Give your 2- or 3-year-old a few coins after a simple helper task — tidying toys, handing you items while you cook. Let them drop the coins in the bank themselves. The clink, the counting, watching it accumulate. All of it is building the foundational idea that money is something you collect, keep, and grow.

2. The Pretend Grocery Store

One of the most well-supported activities in the research is pretend grocery shopping. Studies examining parent-child interactions during pretend grocery play have found that this context provides rich opportunities to discuss money and practice math skills — and that parents' money talk during these interactions is positively associated with children's money-related math skills.



Set up a simple "store" at home using plastic food or pantry items with handwritten price tags, give your child a few coins, and let them "buy" things. The goals are simple: money gets us things we want, different items cost different amounts, and when the coins are gone, we stop buying.

3. The Pretend Restaurant or Café



Setting up a toy kitchen as a "restaurant" adds a crucial new dimension: the connection between work and earning. Children take turns being the cook, the server, and the customer — each role illuminating a different part of the economic picture. Financial literacy resources for early childhood note that preschool-age children can learn that money is a reward for working and begin connecting effort to income.

When your child hands you a pretend bill and you "pay" them with play money, they're

absorbing something profound: that effort creates value, and value can be exchanged.

4. The Blanket Sale

Help your child lay a blanket on the front lawn and arrange some outgrown toys on it. Let them price each item, make decisions about what each is worth and “sell” to family members or neighbors.



Your child becomes the seller, not just the buyer — learning the basics of pricing, transactions, and letting go of something for something better. That’s the seed of understanding opportunity cost.

The Role of the Adult

The research consistently emphasizes that it’s not just the play itself, but the conversation around it that cements learning. The best messages are those repeated often with real-life examples to back them up. This is where many parents feel unsure — and where Budget Brainiacs steps in.

Budget Brainiacs is an exciting new club that uniquely helps parents and kids prepare for financial literacy and success. The good news is you don’t need a finance degree to get started. With Budget Brainiacs in your corner — coaching you, expanding your thinking, and building your confidence — you and your child can begin this journey together, one pretend purchase at a time.

During my research I came upon this free ebook that really puts it all together. You should grab yours now before they run out or start to charge.