

KO'U KAIĀULU

Needs vs. Wants



NEEDS

Necessities for you to live a healthy & safe life

- Housing



WANTS

Comforts and upgrades you can live without

- Travel
- Entertainment

Source: HowtoMoney

Financial Literacy Pt. 2 Needs vs. Wants

Understanding the difference between needs and wants is an important part of managing your money. After tracking your 'ohana expenses over a period of time, categorize those expenses into needs and wants. Of those expenses classified as "wants", decide which ones add value to your life and which could be eliminated. This approach provides you with a clear understanding of your financial situation and creates a budget that supports your goals. Prioritizing your needs and wants is an important way to contribute to your financial wellness!

Farm to Keiki A Recipe from Garden to Grindz

BANANA PAPAYA PROTEIN SMOOTHIE

Ingredients	1 Serving	6 Servings	20 Servings
Banana Purée	1/4 C	1 1/2 C	5 C
Papaya Purée	1/4 C	1 1/2 C	5 C
Low Fat Milk	3/4 C	4 1/2 C	15 C
Greek Yogurt	1/4 C	1 1/2 C	5 C

Directions

1. Freeze your fruit then make your two fruit purées individually from whole fruit in a blender and set aside for proper recipe measurement. *You may need to pre-mash the banana a bit first to get it to blend smoothly.
2. Add your measured banana and papaya purée to a blender along with Greek yogurt and milk.
3. Blend until smooth.
4. Pour 1 1/2 C or 12 oz. into each cup and serve cold.



Nutrition Facts	
servings per container	
Serving size (459g)	
Amount per serving	
Calories	270
% Daily Value*	
Total Fat 7g	14%
Saturated Fat 4.5g	90%
Trans Fat 0g	
Cholesterol 25mg	50%
Sodium 140mg	28%
Total Carbohydrate 41g	82%
Dietary Fiber 3g	6%
Total Sugars 32g	64%
Includes 0g Added Sugars	0%
Protein 16g	32%
Vitamin D 0mg	0%

This is one of Maka's favorites!
(Megan, our Executive Director's toddler)

CACFP Crediting

1 Smoothie provides fruit juice (fruit component), meat alternate, AND milk.

This big smoothie is a complete meal all by itself, but you can also serve with a small side of granola for some crunch & texture too!

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Food for Thought

Papaya and Banana are two of our most affordable and accessible fruits on the island with year round growing seasons.

This is a big smoothie full make little bellies fuller & feeling like a spet

*Yogurt is the only mex you can credit in



This cookbook is available at the TTM Caregiver Resource Table!

Explore more....

Keiki Activity - Counting Money Busy Bag



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Taro Mochi Pancakes!



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HOLIDAY WISH LIST

SOMETHING I WANT:

1. _____
2. _____
3. _____
4. _____

SOMETHING I NEED:

1. _____
2. _____
3. _____
4. _____

SOMETHING TO WEAR:

1. _____
2. _____
3. _____
4. _____

SOMETHING TO READ:

1. _____
2. _____
3. _____
4. _____

SOMETHING I WOULD REALLY LOVE:

Source: NVMoms.com



Home Organization Less is More

As we head into the holiday season, take a look at how you can reduce stress while fostering joy. The “Less is More” approach focuses on quality over quantity in interactions, activities, and possessions. This mindset helps us build deeper connections and creates space for meaningful experiences. Here are a few tips to make this holiday season a joyful one:

1. **Experiences Over Possessions.** Consider gifting experiences like ‘ohana outings to the museum or camping, which create lasting memories instead of clutter.
2. **Holiday Wish List.** Share your ‘ohana holiday wish list with others, which suggests gift ideas that align with your ‘ohana values.
3. **Want, Need, Wear, Read.** Limit gifts to one they want, one they need, something to wear, and something to read. [Click here](#) to create a Holiday Wish List.

Explore more....

Caregiver Tip: Wrapped up in a Po‘okela Holiday Season



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Self-Care Mindfulness Art

Engaging in art can be a fantastic way to take care of yourself! Art helps you relax, reduce stress, and express your feelings. When you dive into art, you also get the chance to connect with your emotions and boost self-esteem. Here are some ideas to get you started:

1. **Lei Making.** Slow down, breathe, and enjoy the mindful rhythm of creating while deepening your connection to culture and ‘āina.
2. **Painting.** Let colors and brushstrokes become your voice, offering a joyful space for expression.
3. **Jewelry Making.** Feel the satisfaction of shaping something beautiful with your own hands, sparking creativity and focus.
4. **Journaling.** Pour your thoughts, feelings, and stories onto the page, creating a gentle space for reflection and growth.



Source: ParrishKauai

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Caregiver Tip: Caregiver Self-Care



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