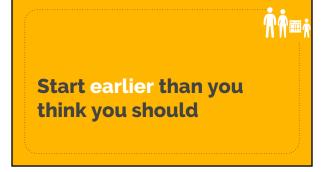
When should you start?

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Start earlier than you think

By the age of seven years, several basic concepts relating broadly to later 'finance' behaviours will typically have developed. -Whitebread & Bingham University of Cambridge







Taking Action: **Surprise Money**

Questions to ask

- Would've you have chosen to do something different with the money if you'd worked for it? What if you'd borrowed it and
- had to pay it back in 6 months?

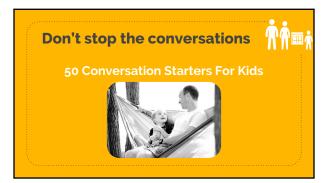


Taking Action: Surprise Money

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Determining your kid's money values

- Did they spend it all? Maybe they value fun over security
- Did all of it get saved? Perhaps security is their #1 priority
- Was the money given away? Your kiddo may be a budding • philanthropist
- Use this activity to as a fun way to begin having money chats



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Next Session: What Should You Teach?