



Many families ask the same question: *How do we help our kids develop healthy financial habits—without overwhelming them or getting it wrong?*

Teaching kids about money can feel intimidating, especially when you're still navigating your own financial decisions.

But financial confidence doesn't start with understanding complex strategies or spreadsheets. It begins much earlier, shaped by everyday habits, conversations, and examples children absorb long before they earn their first paycheck.

Research from the University of Michigan suggests that children begin forming attitudes and emotional responses toward money at a young age, influencing how they think about saving, spending, and tradeoffs later in life.<sup>1</sup> The encouraging part is that you don't need to be a financial expert to make a meaningful difference. Consistency and intention often matter more than technical knowledge.

Below are a few practical ways you can help children build healthy financial habits early.

## Start With Everyday Conversations

One of the simplest ways to start is by incorporating healthy financial conversations into everyday moments, such as:

- Talking through choices at the grocery store
- Explaining why one option fits the budget better than another
- Saving together for something the family values

For younger children, concepts like needs versus wants or saving for something they care about are often enough. As kids grow, those conversations can expand to include planning ahead and prioritizing goals.

## Teach By Example

Children also learn by watching. When they see adults save regularly, delay purchases, or talk through financial decisions out loud, those healthy behaviors become normalized. Even small explanations—why you're setting money aside or waiting before buying something—can help build patience and long-term thinking.

## Use Real-Life Experiences

Hands-on experience matters, too. Age-appropriate earning opportunities and simple tools, such as a “spend, save, give” framework, help children:

- Connect effort with outcomes
- Balance enjoyment with responsibility
- See how giving fits into family values

Saving often becomes more meaningful when it's tied to a goal they've chosen themselves.

## Incorporate Tools And Technology Appropriately

Kid-friendly banking tools and tracking apps may help children visualize progress, but they work best when paired with conversation. Technology should support understanding—not replace teaching.

## Tap Into External Support

If you've ever wondered whether you're “doing it right,” your financial professional can help bring structure and clarity to these conversations. Beyond planning tools, they can provide guidance aligning your financial strategies with the values you want to pass on.

Teaching kids financial literacy is a long game that starts early. Small, consistent actions can help build healthy financial habits, attitudes, and confidence over time. If you'd like help connecting your family's financial plan with the lessons you're teaching and the tools you're using at home, contact the office to start that conversation with your financial professional today.

1) University of Michigan Ross School of Business, “New Research Shows Children Form Attitudes About Money at Young Age.” <http://michiganross.umich.edu/rtia-articles/new-research-shows-children-form-attitudes-about-money-young-age>



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