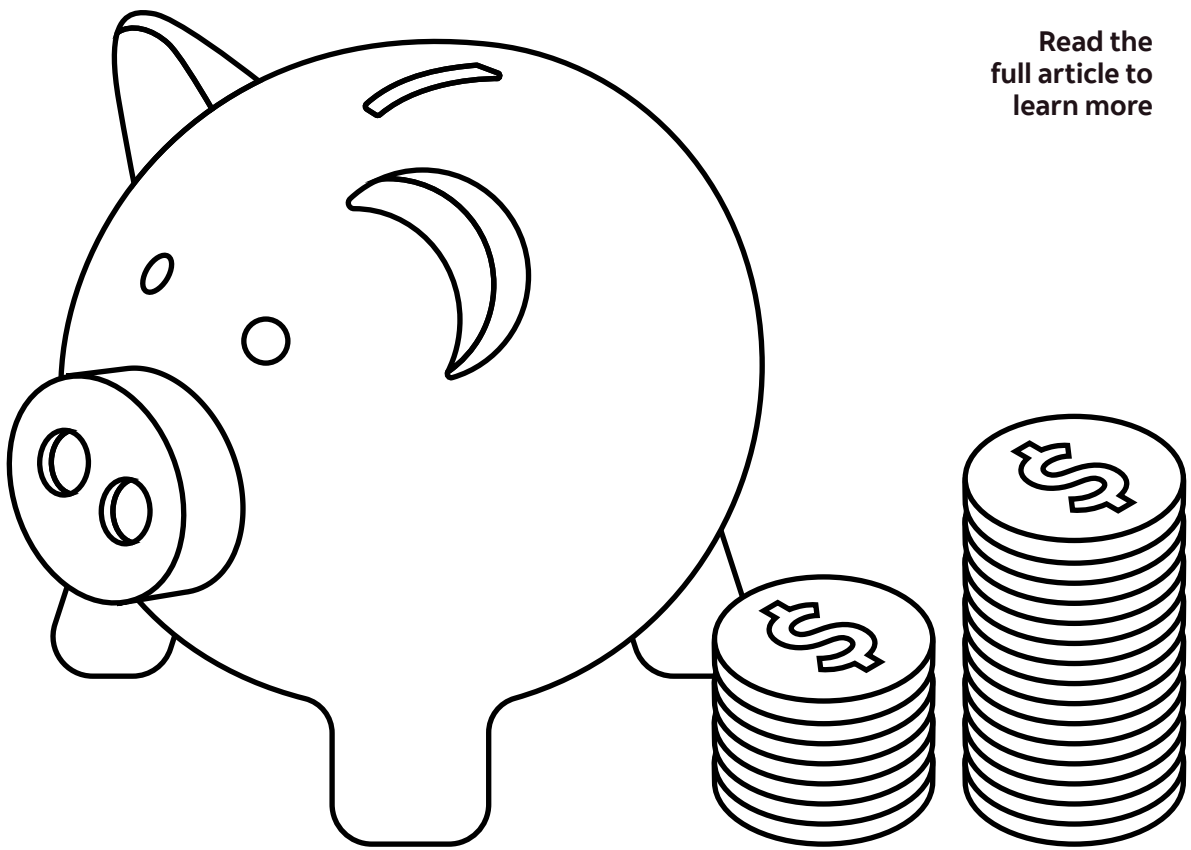




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A guide to raising financially confident kids (ages 3–13+)

From piggy banks to credit scores — discover age-appropriate ways to teach kids the value of money and build lifelong financial habits.

Starter tips:



Money habits start early:

Kids begin forming financial behaviors by age seven.



Kids learn by example:

Involving them in daily money choices builds confidence.



Hands-on learning works best:

Games and real-life activities make lessons stick.



Tailor lessons by age:

From saving basics to budgeting and credit as they grow.





Use this table to spark quick, everyday money chats with your child. Each tip comes with a simple activity—perfect for fridge-friendly learning and fun!

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Money concepts for ages 3–5

Money concept	How to explain it	Try this activity
 Earning	<p>“Money is what we use to buy things. You earn money by working.”³</p>	<p>Talk about your job or point out workers like bus drivers and store clerks.</p>
 Planning	<p>“You need to think ahead before spending money.”⁴</p>	<p>Play games like Simon Says or I Spy to build attention and planning skills.</p>
 Saving	<p>“Some things are worth waiting for.”⁵</p>	<p>Set up a savings jar or piggy bank to help your child save for a toy or treat.</p>
 Spending	<p>“Spending money always means making a choice.”⁶</p>	<p>Give them a small amount of money, like \$2, and let them choose how to spend it.</p>











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Money concepts for ages 6–12

Money concept	How to explain it	Try this activity
 Earning	<p>“You can earn money by doing jobs or helping others.”¹⁰</p>	<p>Let them take on chores or tasks to earn pocket money.</p>
 Planning	<p>“Before you spend money, have a plan in mind.”</p>	<p>Make a combo budget and shopping list before going to a store. Work together to stick to it!</p>
 Saving	<p>“Put money aside now for things you want to buy later.”</p>	<p>Encourage your child to save 10 cents of every dollar.</p>
 Spending	<p>“You can’t buy everything at once. You must make choices.” “Compare before you buy.”</p>	<p>Introduce an allowance as a teaching tool for how to save and spend money.¹¹ Look for deals online or in-store as a team.¹²</p>
 Borrowing	<p>“When you borrow, you pay back more.”</p>	<p>Try a loan game — lend them \$5 and create a simple payback plan from their allowance.</p>



Money concepts for ages 13+

Money concept	How to explain it	Try this activity
 Earning	<p>"You earn money by trading your time for value."</p>	Encourage part-time jobs or extra paid chores to help them connect effort and income.
 Planning	<p>"A goal without a plan is just a wish."</p>	Play games like Simon Says or I Spy to build attention and planning skills.
 Saving	<p>"Saving means paying your future self first."</p>	Show how budgeting tools and savings apps can help set goals and reach them faster.
 Spending	<p>"Spending money wisely can feel just as good as saving it."</p>	<p>You could introduce them to the 50/30/20 budgeting rule</p> <p>50% of your income goes toward necessities things like food and transportation</p> <p>30% for fun, wants and needs</p> <p>20% toward your savings</p> <p>When it's gone, spending stops — a simple way to learn balance.</p>
 Shopping	<p>"It can be easy to overspend if emotions take over."</p>	Talk about how stress, boredom or peer pressure can lead to impulse buys. Suggest a 24-hour pause before hitting "buy" — a smart habit to curb emotional spending.
 Borrowing	<p>"Not all debt is bad — it's how you use it that matters."</p>	Teach the difference between responsible borrowing (like student loans) and problematic debt. Explain how paying bills on time builds your credit history and can open doors later.
 Protecting against scams	<p>"Not everyone giving advice is worth listening to."</p>	Have them research a viral product. Compare prices, check legit reviews and discuss whether the product lives up to the hype.
 Paying taxes and giving back	<p>"Part of your paycheck goes to things we all share — like schools and roads."¹⁸</p>	Look at a pay stub together to learn the difference between gross and net income.

