



October 10, 2022

<<First Name>>,

Your kids (or grandkids) are not learning enough about money at their school.

Today, about 3 out of 4 high school grads will be in debt within a year and don't know how to accomplish real-life financial tasks like opening a bank account, buying or leasing a car, or budgeting for groceries.





If you don't want your own kids to fall into that 75%, this email is for you.


My wife and I are raising our 5 kids from (ages 7 to 17) to be financially ready for their future. We're aiming for them to really understand how money works before they are off on their own.

A lot of people ask me how they can get started. Lots of different ideas on this topic, but the first step is to begin making \$ a regular conversation topic in your family.

This picture is from early 2014, when my kids (ages 9 and 6) were opening their first bank accounts and depositing their own hard-earned money:



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mr\_seadubb Big day. Opened their own bank accounts funded on their own from their neighborhood business. They now have their own online logins and debit cards! Gotta teach them young how to be smart with 💰💰

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Here are 5 ways to teach your kids and teens about money:

1. Help them open their own checking acct – once they're 8 years old.
2. STOP allowance (instead, give them opportunities to earn money by choosing to do specific "EXTRA" tasks or work).
3. Offer to pay your kids to read or listen to books on personal finance and goal-setting and turn in book summaries.
4. Tell your kids the actual cost of things you're buying or activities you're paying for so they begin to get a sense of how much life really costs.
5. Encourage them to set a personal goal for how much money to earn and how much to save or invest.

Keeping money a secret and taboo topic will not help your kids. They will grow up intimidated by money or worse, completely unprepared for their financial future.

Financial problems are not fixed with money, but with financial education. When it comes to financial literacy, you need to stand up and make sure the next generation is ready.

Want to learn more about how to talk about money with your kids? [Click here to find my book "Smart, Not Spoiled"](#). This book led to me getting involved with co-founding [GRAVYSTACK](#), the fun bank for kids and teens, coming soon.

You may also listen to one of the 50+ podcast interviews I've done on this topic of kids and money by [clicking here](#).

And as always, we are here for you when you need us. [Click here and let's talk.](#)

Sincerely,




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**J** Jamie 

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