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It's not what you leave FOR your kids that matters, it's what you leave IN them.

What will you leave your children or grandchildren?

Here are my kids at the San Juan Capistrano Mission! I love them, but I'm not sure leaving them millions of dollars would be good for them.

Most parents have strong opinions on this issue. I've heard people say they want their last check to bounce! One person told me, "If I felt like I was about to die and only had one quarter left, I'd swallow the quarter. My kids need to struggle and learn by starting with nothing just like I did."

On the flip side, many parents would love to leave a legacy to their family. They're focused on providing opportunities they never had and are engaged in generational wealth planning.

Whether you want to leave a financial inheritance or not, what you teach them will be more influential than money.

I hope to leave our kids with these principles:

- 1. Choose a positive attitude everyday.**
- 2. Treat everyone with kindness and respect.**
- 3. Set goals that stretch you and require you to step outside of your "comfort zone."**
- 4. Family and faith above all else.**
- 5. Work hard and persist through challenges.**
- 6. Be honest, wise, and unselfish with money.**

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