



May 9th, 2023

Hello ,

As a father of five and a financial advisor for high-net-worth families and entrepreneurs, I've learned a thing or two about raising money-smart kids.

Here are my top tips:

#1 Start early: Teach your children about money as early as possible. Let them handle coins and bills and explain how they're used to buy things.

#2 Be open and honest: Talk to your kids about your family's finances and involve them in budgeting decisions. This will help them understand the value of money and develop good financial habits.

#3 Set goals: Encourage your children to set financial goals and save up for things they want. This will teach them the value of delayed gratification and help them develop good saving habits.

#4 Lead by example: Model good financial habits for your children by living within your means, avoiding debt, and investing wisely.

#5 Teach entrepreneurship: Teach your children about entrepreneurship and encourage them to start their own small businesses. This will teach them valuable skills such as budgeting, marketing, and customer service.

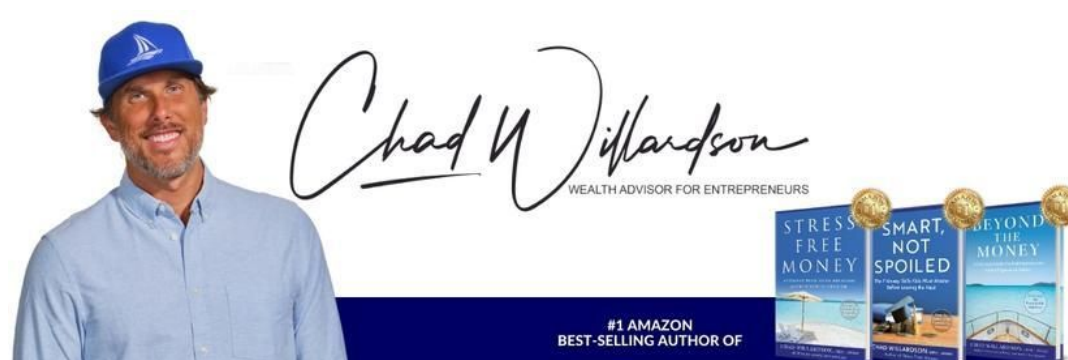
Raising money-smart and entrepreneurial children who will be well-prepared for financial success in the future is up to you!

If you want to give your kids a leg up and set them on a path to financial freedom, check out the article I wrote yesterday on Entrepreneur Magazine: [“Are You Raising Money-Smart, Entrepreneurial Children?”](#)

As always, my [PACIFIC CAPITAL](#) team is here to help you and your family when you need us. [CLICK HERE](#) to schedule a conversation!

Ps. Check out [“The Smart Money Parenting Show!”](#) for more on these topics.

Sincerely,



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