



Teaching money skills at any age

Financial experiences in childhood can shape adult money habits. Teaching kids how to save, spend and give wisely can help set them up for a lifetime of success.

TODDLER

Lesson 1:

Children mimic everything. Show them how you prioritize your spending.



Lesson 2:

Help children visualize their progress with a clear jar for collecting change and birthday cash. Put larger monetary gifts into a savings bond or 529.

PRESCHOOLERS & KINDERGARTNERS

Lesson 3:

Let children spend from their “savings jar” to buy something they want and learn the value of money.



Lesson 4:

If kids “have to have” something, encourage them to wait 24 hours before buying it.

ELEMENTARY & MIDDLE SCHOOLERS

Lesson 5:

Take children to donate some of their savings to a local charity so they can see how good giving feels.



Lesson 6:

Help preteens set up a checking or savings account and get comfortable using the related app.

Lesson 7:

Have kids establish a budget with help from you or a spending tracker app.

HIGH SCHOOLERS & YOUNG ADULTS

Lesson 8:

Encourage teens to start earning their own money and help them open a tax-advantaged Roth IRA.



Lesson 9:

Talk to kids about the effects of interest, the caveats of debt and the benefits of a good credit score.

Lesson 10:

Show your young adult a compound interest calculator – like the one on investor.gov – to get them excited about investing.

RAYMOND JAMES

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Like Traditional IRAs, contribution limits apply to Roth IRAs. In addition, with a Roth IRA, your allowable contribution may be reduced or eliminated if your annual income exceeds certain limits. Contributions to a Roth IRA are never tax deductible, but if certain conditions are met, distributions will be completely income tax free. Roth IRA owners must be 59½ or older and have held the IRA for five years before tax-free withdrawals are permitted.

529 plans come with fees and expenses, and there is a risk they may lose money or underperform. Most states offer their own 529 programs, which may provide benefits exclusively for their residents. Please consider whether the state plan offers any tax or other benefits. Tax implications can vary significantly from state to state.

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