TEACHING YOUR CHILDREN GOOD MONEY HABITS
Raising Financially Responsible Children
Starting Early
Ages 3-6

- Where does the money in the ATM come from?
- Can you name three things we buy that are wants, not needs?
- What do you think our family spends most of our money on?
Ages 3-6

Saving

Spending

Giving
• What should our family be saving our money for?

• Have you wondered if we’re rich or poor?

• What was the best and the worst thing you ever bought—and why?
Ages 10-13

- What influences you to buy certain shoes or cereal?
- How can our money do good?
- What’s the harm in using a credit card to buy things we can’t afford?
Ages 10-13
Ages 14-18
Ages 14-18
Teaching Your Child About Investing
Stocks and Bonds
Getting Their Attention
Letting Them Invest
Ensure Your Children Are Financially Responsible

1. Set boundaries
2. Create a budget together
3. Track spending
4. Make sure you provide credit training
5. Make finances an important part of their education
Offering Help
QUESTIONS?
Important Information

Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.

Prudential and its representatives do not give legal or tax advice. Please consult your own advisors regarding your particular situation.

This seminar was not intended to market or sell any specific products or services.

The speaker is a registered representative of Pruco Securities, LLC (Pruco), a Prudential Financial company.

Offering this seminar does not constitute an endorsement by the employer of Prudential products or services in any way. You should consult with your employer regarding your specific plan benefits.