

Children and Finances



Children and Money

Introducing money: Ages 3–6

- Earning
- Spending
- Saving
- Giving

How people spend: Ages 6–10

- Goods vs. Services
- Needs vs. Wants
- Short-term vs. Long-term goals



Tweens and Teens and Money

Introducing consequences: Ages 11–13

- Credit
- Debt
- Interest
- Budgeting
- Identity Theft

Building wealth: Ages 13–15

- Work
- Banking
- Investing (bonds vs. stocks)



Mid-to-Late Teens and Money

Preparing for the real world: Ages 15–18

- Taxes
- Credit
- Good debt
- Bad debt
- Credit scores and credit reports



Additional Resource and Reference

[The Simple Dollar – How to Teach Kids About Money, from Toddlers to Teens](#)