



## 6 Age-Appropriate Ways to Help Kids and Grandkids Boost Their Financial Literacy

For many families, passing down the values that shaped their financial success is just as important as transferring the wealth itself. Yet parents and grandparents often find it challenging to clearly communicate principles around education, tithing, charitable giving, wealth preservation, and more to younger generations.

While there's no single blueprint for preparing the next generation to become thoughtful stewards of family wealth, early and ongoing financial education may make a meaningful difference. That's because children and young adults who are provided with opportunities to develop appropriate financial skills are more likely to develop the confidence and competence needed to carry family values forward later in life. The following tips are provided to introduce children, teens, and young adults to basic financial concepts and boost financial literacy in a fun and engaging manner.

**1. Introduce the Spend-Share-Save method.** Gather three small containers that will hold money earmarked for spending, sharing, and saving. This simple activity helps children visualize how financial choices can reflect core values like responsibility, generosity, and security from an early age. Consider adding a small amount of “seed money” to each container and offering “matching gifts” when children choose to allocate earnings from chores or other sources toward saving or giving.

**2. Open a youth savings account.** Once savings begin to add up – or as children get older – consider opening a youth savings account. Many credit unions offer savings accounts for minors with no minimum balance or monthly fees to encourage savings habits.

**3. Make learning fun.** Books, apps, and online games can help kids of all ages understand basic saving and investing principles. The App Store and Google Play offer a variety of age-appropriate apps that allow kids and teens to learn about earning, saving, and spending with educational quizzes, games, and videos. Some tools allow kids to practice money skills in a more hands-on way, sometimes with parent-managed spending features.

**4. Consider a Roth IRA.** Teens with earned income may be eligible to contribute to a Roth IRA in 2026, up to the lesser of \$7,500 or their taxable compensation for the year. A Roth IRA can introduce teens to long-term investing and the potential benefits of tax-free growth.

**5. Share decision-making.** Invite children to participate in your charitable giving strategy by giving them a meaningful voice in selecting organizations and articulating why those causes matter to them.

**6. Don't make money taboo.** Your kids and grandkids will deal with money for the rest of their lives. Talk openly about the role it can play in supporting your family values and developing sound financial habits for life.

To learn more about aligning your values with your legacy plan, call the office to schedule time to talk.



## Could Micro-Habits Be the Key to a Healthier, Happier Life?

A growing body of evidence suggests that repeatable micro-resolutions may be more sustainable and effective than ambitious health goals for long-term wellness.<sup>1</sup>

Micro-resolutions are small daily intentions meant to improve overall health and wellness over time. They can be as simple as committing to more frequent movement or mindful breathing exercises throughout the day to help reduce stress and boost mood. They may focus on diet and nutrition, such as eating more protein-rich meals and snacks or prioritizing whole foods and vegetables to help improve blood sugar, heart health, or energy. And while micro-resolutions are just as aspirational as larger, more ambitious goals, such as training for a marathon or eliminating dietary sugar, micro-resolutions offer several unique benefits:

- **They provide an immediate sense of accomplishment.** Micro-resolutions may be easier to achieve on a daily basis since they can often be done in conjunction with other activities. For example, you don't have to attend a yoga class to engage in mindful breathing. The technique can be just as effective while you're sitting in the car stuck in traffic.
- **They're habit forming.** On average, it takes 60 days to form a new habit.<sup>2</sup> So if something is easy and contributes to your overall sense of well-being, such as committing to five minutes spent stretching or moving each waking hour, it's more likely to become a habit.
- **They're easy to build upon.** Micro-resolutions can serve as effective building blocks toward achieving your overall health and wellness goals.

<sup>1</sup>Engel, Currie, "6 Tiny Health Habits That Can Make a Big Difference This Year." 6 JAN 2026, Health.com, <https://www.health.com/micro-resolutions-boost-health-11877215>.

<sup>2</sup>"How Long Does It Take for a New Behavior to Become a Habit?" 23 MAY 2025, Healthline.com, <https://www.healthline.com/health/how-long-does-it-take-to-form-a-habit#it-varies>.

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