

VistaFront Partners Inc.

“Financial Literacy for Kids”

As heard on SuperTalk Saturday Mornings 92.9FM, WFHG, 9-11

Teaching Kids About Saving, Investing, and Financial Literacy:



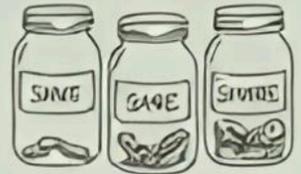
Core Mindset Lessons

- Money is a tool, not a goal — it creates options and freedom
- Delayed gratification wins — save now, enjoy later
- Mistakes are part of learning — allow small mistakes early



Saving Fundamentals

- Use the 3-bucket system: Save, Spend, Give
- Set short-term goals to make saving tangible
- Introduce interest early, even if provided by parents
- Teach paying yourself first as a priority



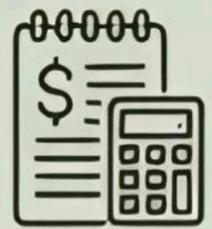
Introducing Investing

- Explain ownership as owning part of a company
- Use familiar brands to make investing relatable
- Start small but start early
- Demonstrate compounding growth over time
- Reinforce patience and long-term thinking



Building Financial Literacy

- Talk openly about money
- Include kids in real-life financial decisions
- Teach needs versus wants consistently
- Explain debt and interest early
- Use allowances as a teaching tool



Practical Activities

- Open a custodial account and track progress
- Invest birthday or chore money
- Have kids research and present a company
- Create family savings or investing challenges
- Review progress monthly



Habits to Avoid

- Do not tie money only to rewards
- Avoid rescuing every poor financial decision
- Do not overcomplicate lessons early



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