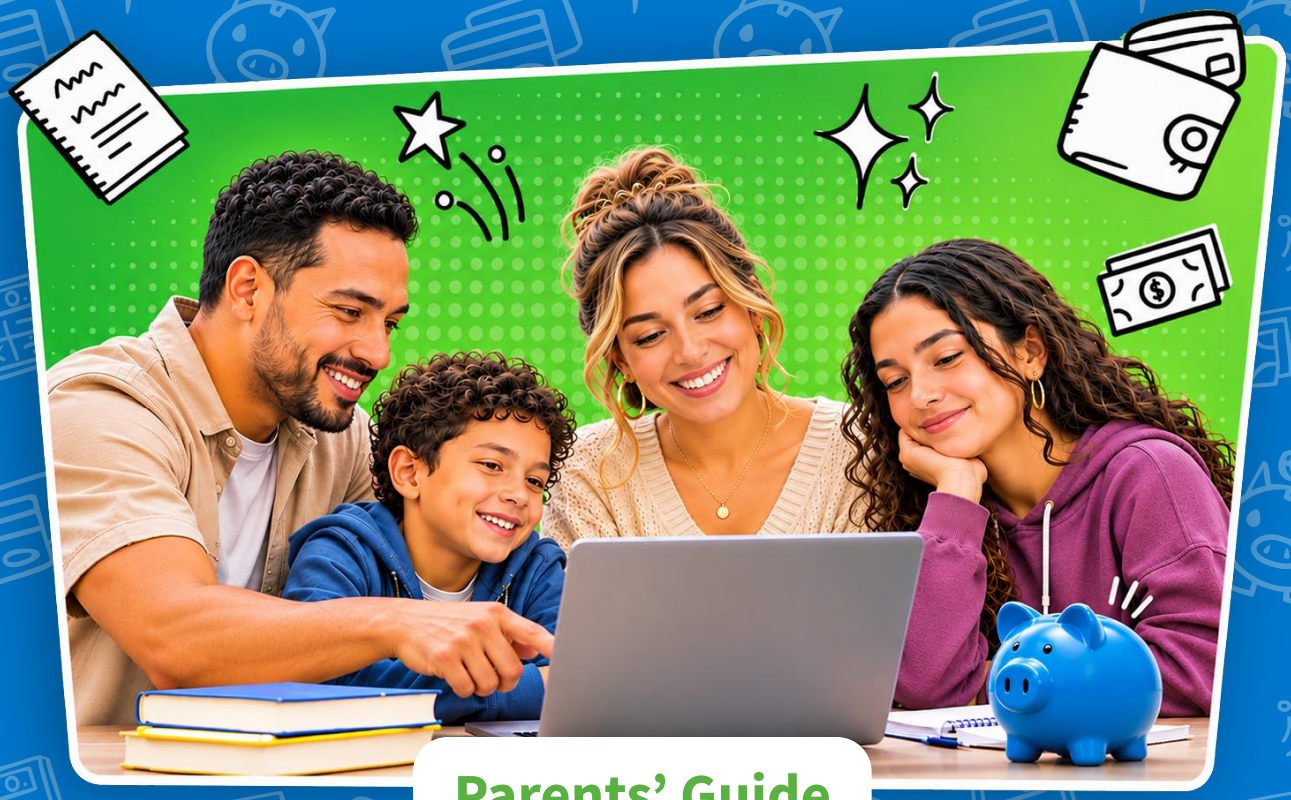
FAIRWINDS

Money-Smart

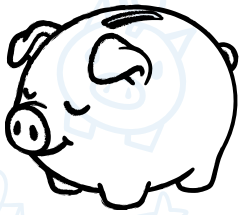


Parents' Guide

Raising Money-Smart Kids Starts with *You*!

Financial Freedom begins with the habits we learn at home.

Save



Spend



Share



This guide shows you how to use the Money-Smart Kid Guide and Money-Smart Teen Guide to turn everyday moments into meaningful money conversations and lessons.

Download
Money-Smart Teen Guide

Download
Money-Smart Kid Guide



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Family Monthly Money Meeting



Ten minutes, once a month.

Good money habits start long before the first paycheck. They start with simple conversations at home. Once a month, sit down with your kids for a quick money meeting to talk about where their money went and where they want it to go next.

Here's how to run it:

1. **Look back:** What money came in? What did you save, spend or share?
2. **Celebrate progress:** What's one choice you feel good about?
3. **Make one decision:** What goal matters most right now?
4. **Take one next step:** What will you do before the next check-in?

These small, regular conversations build the foundation for a lifetime of smart money choices and set your children on the path to Financial Freedom.

Use the activities in this guide to take each conversation further. Over time, your kids will see how small steps add up to big results.

SAVE

Build confidence for tomorrow.



Whether it's a toy, a bike, a first car, or something even bigger, saving teaches children that small steps can lead to big accomplishments.

Savvy Saving for *Kids*

The lessons kids learn about saving today can help shape the habits they carry for life.

Money Basics

Money-Smart Kid Guide Intro

Before kids can learn how to save, they need to understand what money is and why we use it.



Questions to Ask

- What are some things people use money for?
- Why do you think money is important?
- If you had $10, what would you do with it?

Where Money Comes From

Money-Smart Kid Guide Page 3

Understanding where money comes from helps children connect work, earning, and responsibility.



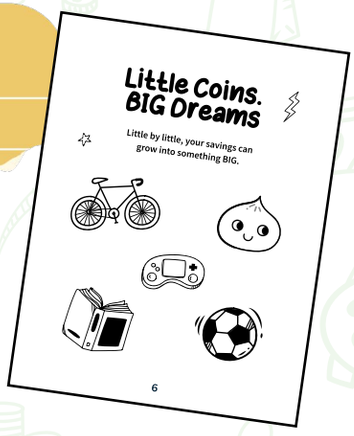
Questions to Ask

- How do you feel when you earn money?
- What are some ways people earn money?
- What is something you could do to earn money?

The Importance of Saving

Money-Smart Kid Guide Page 6

Saving is one of the most important money habits a child can learn. It helps turn wishes into goals and goals into accomplishments.



Questions to Ask

- What is something you'd like to save for?
- Why is it important to you?
- How do you think you'll feel when you reach it?

Savvy Saving for *Teens*

As kids get older, money becomes one of the first ways they experience independence. The goal isn't to make every decision for them. It's to help them build smart habits while they're still learning.

Banking Basics

Money-Smart Kid Guide Intro

A checking account and debit card are often a teen's first introduction to managing money. Take time to explore these tools together and answer any questions they have along the way.



Try This Together:

- Download the FAIRWINDS app
- Review account balances together
- Practice checking balances before making purchases
- Talk about debit card safety and security

The Importance of Saving

Money-Smart Teen Guide Page 3

As teens grow, so do their goals. Saving isn't just about buying the next thing they want. It's about learning how to prepare for what's next.



Talk About

- Setting a savings goal they're excited about
- Using automatic transfers to build savings
- Balancing spending today with goals tomorrow

Questions to Ask

- What's something worth saving for?
- What makes saving difficult sometimes?
- How can saving today help you tomorrow?

Spend

Make smart choices today.



The goal isn't to avoid spending money. It's to help children learn how to spend with purpose and confidence.

Smart Spending Habits for *Kids*

Understanding Needs vs. Wants

Money-Smart Kid Guide Page 12

Learning the difference between needs and wants helps children make thoughtful decisions before they spend.



Questions to Ask

Is this something you need or something you want?

Why is this important to you?

What are some other ways you could use this money?

Making Spending Decisions

Money-Smart Kid Guide Page 11

Every purchase is a chance to practice decision-making.



Questions to Ask

How did you decide this was worth buying?

Would you buy it again?

What would you tell a friend who was thinking about buying it?

Smart Spending Habits for *Teens*

Spending with Intention

Money-Smart Teen Guide Page 25

As teens gain independence, they also gain more spending choices. Help them build habits that will serve them for years to come.



FAIRWINDS' MONEY-SMART TEEN GUIDE

BUDGETING ACTIVITY

Make a *Plan* for Your Money

Now that we know what you're saving for, let's make a plan.

My Money, My Monthly Budget

Money Coming in: _____

SAVINGS	Total Amount
Add Goal (example Concert)	
Add Goal (example Game Console)	
Add Goal (example First Car)	

SPENDING	Total Amount
Add Expense (example Sweet Treat)	
Add Expense (example Pizza with Friends)	
Add Expense (example Clothes Shopping)	

GIVING	Total Amount
Add Expense (example Charity Bake Sale Donation)	

PRO TIP:

Budgets are a guide, not a restriction. What works one month might not work the next. Check back on your numbers and goals often to make sure you're on track.

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Talk About

- Creating a monthly spending plan
- Tracking purchases in online banking
- Saving before spending
- Avoiding impulse purchases

Questions to Ask

Is this something you need or something you want?

Why is this important to you?

What are some other ways you could use this money?



SHARE

Make a difference along the way.



Teaching generosity early helps kids understand that money is a tool for creating positive impact.

Purposeful Sharing Habits for *Kids*

Small Acts, Big Difference

Money-Smart Kid Guide Page 25

Sharing helps children think beyond themselves and discover the joy of helping others.



Questions to Ask

Who is someone you would like to help?

How can sharing make someone's day better?

How does it feel when someone shares with you?



Try This Together

Choose a charity, school, animal shelter, or community organization and make a family volunteering/giving plan.

Purposeful Sharing Habits for *Teens*

Meaningful Giving

Money-Smart Teens Page 27

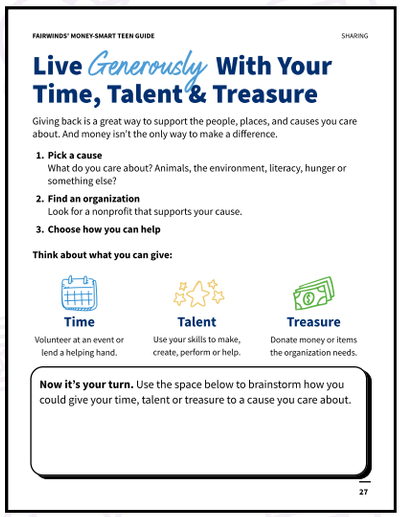
As teens grow, they begin to see the impact they can have on the world around them. Whether through money, time, or talents, generosity is an important part of financial wellness.

Talk About

Supporting causes they care about

Volunteering in the community

Using their skills to help others



FAIRWINDS' MONEY-SMART TEEN GUIDE SHARING

Live *Generously* With Your Time, Talent & Treasure

Giving back is a great way to support the people, places, and causes you care about. And money isn't the only way to make a difference.

1. **Pick a cause**
   What do you care about? Animals, the environment, literacy, hunger or something else?
2. **Find an organization**
   Look for a nonprofit that supports your cause.
3. **Choose how you can help**

Think about what you can give:

Time	Talent	Treasure
Volunteer at an event or lend a helping hand.	Use your skills to make, create, perform or help.	Donate money or items the organization needs.

Now it's your turn. Use the space below to brainstorm how you could give your time, talent or treasure to a cause you care about.

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Questions to Ask

What does generosity mean to you?

If you could help one cause, what would it be?

How can your money reflect your values?

Keep the Conversation Going



You don't need to be a financial expert to raise money-smart kids. You just need to keep showing up. Every allowance, birthday gift, trip to the store and first paycheck is a chance to practice.

Your Next Steps:

1. **Schedule your first Family Money Meeting.** Put it on the calendar for the same day each month.
2. **Pick one activity to try this week.** Start with the Kid Guide or Teen Guide, based on your child's age.
3. **Celebrate progress, not perfection.** Small choices made again and again become lifelong habits.

Raising money-smart kids isn't about teaching them what money can buy. It's about giving them the confidence to make choices based on what matters most. That's how you build the blocks for lasting Financial Freedom.