

This activity is best done if you actually write down the answers to these thought questions. You and your spouse may want to do this separately and then "compare notes".

Think back on growing up as a kid. What were you taught about money?

Now ask yourself:

...when I left home was I prepared to manage money (budget, save, spend, invest, borrow) effectively on my own? Write down specific examples of managing money well or not-so-well.

Give some thought to how you want your kids to manage money as an adult.

If you were not prepared to manage money when you left home, what are you doing differently to make sure your kids are prepared?

What are the things you want to begin doing with your kids to help them learn to handle money effectively?

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