

Provide your kids with a foundation of financial literacy

Giving your child a financial education can boost their self-esteem, foster strong decision-making skills, and develop a healthy lifelong relationship with money. When it comes to having important financial conversations with kids, many parents don't know where to begin. That's why Lincoln Financial has put together several pieces to help you introduce key financial wellness topics to your kids.

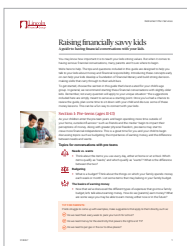


Raising Financially Savvy Kids video

This video/webinar emphasizes the importance of raising financially literate kids and provides parents with a starting place to have conversations around important financial wellness topics, including:

- Differentiating between needs and wants
- The importance of earning money
- Family goal-setting
- The cost of everyday expenses
- The basics of budgeting
- Opening a first debit card
- The importance of charitable giving

Watch the [video](#).



Conversation guide

This guide helps parents approach financial conversations with slightly older kids. Tips and questions included in the guide are strategically divided into three age-based sections:

Pre-teens	Teens	College kids/young adults
<ul style="list-style-type: none"> ▪ Needs vs. wants ▪ Budgeting ▪ Importance of earning money 	<ul style="list-style-type: none"> ▪ First debit card ▪ First job ▪ The responsibility of driving/having a car 	<ul style="list-style-type: none"> ▪ Student loans ▪ Credit cards ▪ First lease



Six conversations to have with your kids flier

These conversations can help provide your children with a basic understanding of important financial topics. Use this flier as a checklist as you work through them.

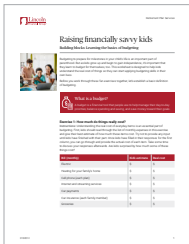
Worksheets

These worksheets offer an interactive and collaborative approach to financial education for kids. Each provides a brief lesson on a key financial topic and then challenges parents and kids to test their knowledge with two workbook exercises. These activities are designed to create a fun learning experience while also generating important discussions about money and financial wellness.



Building blocks: Learning the difference between needs and wants

- Exercise 1 challenges both parents and kids to categorize daily/household items as either needs or wants.
- Exercise 2 asks parents and kids to work as a team to provide examples of needs and wants for their family.



Building blocks: Learning the basics of budgeting

- Exercise 1 challenges kids to estimate the “real cost” of monthly expenses, such as a cellphone bill or electric bill for the family’s home.
- Exercise 2 outlines a simple, four-step process to help kids build a starter budget.



Help is available.

If you’re looking for more information on a particular topic or just want to discuss your ideas with someone, your retirement consultants are here for you. Make an appointment at <https://LFG.com/LegacySchedule> or by contacting them directly.

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