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Beyond Piggy Banks and Lemonade Stands: How to Teach Young Kids About Finance (and They're Never Too Young)

By Liz Frazier, CFP, MBA

RELATABLE BOOK GIVES SMART TIPS TO PARENTS TO HELP CHILDREN LEARN *EARLY ON* ABOUT WISE MONEY DECISIONS

"If ever there were an undernourished topic in our education system, it is financial planning. Beyond Piggy Banks is a breath of fresh air and must read for young parents who want their kids to grow up into 'money smart' adults."

- Matt Schifrin, Money & Investing Managing Editor, Forbes

By the time your child graduates high school, they will know the ins and outs of a cell's structure, the themes and symbolism featured in *The Catcher in the Rye* and *To Kill a Mockingbird*, and will have been pushed to run a mile in under 15 minutes. But when it comes to the skills they'll need in order to handle their finances, most are left holding a blank check with a blank stare on their faces, completely clueless.

In the forthcoming book, ***Beyond Piggy Banks and Lemonade Stands: How to Teach Young Kids About Finance (and They're Never Too Young)*** [Rowman & Littlefield, September 2019], Certified Financial Planner Liz Frazier spells out the fundamentals of finance. This easy-to-follow guide allows parents to teach their elementary-aged children the importance of saving, spending, and everything in between. While the main goal is to teach kids about the financial basics they will need to know as they enter young adulthood, it also provides fun bonding activities to complete together which makes it less of a homework assignment and more of a life tool.

“This book provides parents with the confidence to teach simple financial basics to their children,” says Frazier. “With that confidence comes excitement and inspiration, by teaching your children about finance, you will influence every step of their lives in a positive and meaningful way.”

Starting with the fundamentals like needs versus wants, then moving into the “piggy bank basics” of spending, saving and sharing, parents can teach their children about not only saving money, but making money through hard work, whether that be selling old toys at garage sales at 8 years old or dog walking at 10. These tools will help children build a strong financial foundation allowing them to make sound financial decisions as they enter adulthood.

Other money basics and lessons explored In *Beyond Piggy Banks and Lemonade Stands*, include:

- Easy ways parents can refresh on their own financial knowledge before they begin teaching their children
- Step-by-step guides for parents to teach their children about finances at any age: from the beginner level, intermediate level, and advanced level if their child is eager to learn more about finance
- Smart and responsible spending, and budgeting habits, and how parents can lead a positive example through their own spending habits
- Economics for Kids: how businesses use money, defining the economy, and why it’s always changing
- Finance in the digital age: teaching about finances through the internet, debit cards, banking apps, and trends that will be affecting the next generation
- And more

“Like most things, kids learn financial behaviors from their parents,” says Frazier. “So as you are teaching your child about finances—whether you are intending to or not—remember that money is not good or evil, it is a tool we can use in order to reach our goals.”

Liz Frazier is a Certified Financial Planner (CFP) at Frazier Financial Consultants (FFC), her family’s firm. She holds a Master’s of Business Administration (MBA) from Wake Forest University, and is a member of the Financial Planning Association (FPA) and the National Association of Personal Financial Advisors (NAPFA). She contributes regularly to Forbes.com, focusing on everyday personal finance that anyone can use, with simple and entertaining financial advice. Frazier currently resides in Westchester, NY with her husband and two children. Connect with Frazier on [Twitter](#) and [Instagram](#).

Beyond Piggy Banks and Lemonade Stands: How to Teach Young Kids About Finance (and They're Never Too Young) is available for pre-order on [Amazon](#)

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