

# Raising Money-Smart Kids

A Parent Guide to Teaching Kids About Money at Home • Hall's Academy

A practical Hall's Academy guide for families building **confidence**, **leadership**, and **financial literacy** at home.

## Free Parent Resource

You do not have to be a financial expert to raise a money-smart child. You just need intentional moments, simple tools, and consistent conversations.

## Dear Parent,

At Hall's Academy, we believe parents are a child's first teacher. The good news is that teaching kids about money does not have to be complicated. When families build simple money habits at home, children gain confidence, responsibility, and real-life decision-making skills that can last a lifetime.

## What Your Child Can Learn ■

<b>Saving</b>	<b>Spending Wisely</b>	<b>Delayed Gratification</b>
<b>Generosity</b>	<b>Confidence</b>	<b>Responsibility</b>
<b>Decision-Making</b>	<b>Goal Setting</b>	<b>Leadership</b>

# 5 Core Lessons for Home

Simple, Practical, and Powerful

## 1) Needs vs. Wants

Teach your child that some things are essential and some things can wait. Try this: At the store, ask, “Is this a need or a want?”

## 2) Save, Spend, Give

Use three jars, envelopes, or categories. This helps kids understand that money has purpose and values attached to it.

## 3) Delayed Gratification

Help them learn that saying “not right now” can be wiser than saying “yes” too fast. Saving builds patience and confidence.

## 4) Earning Through Responsibility

Allow age-appropriate opportunities to earn through chores, projects, or mini-business ideas. Effort teaches ownership.

## 5) Making Smart Choices

Ask questions like: “Is this worth it?” and “What happens if I wait?” These simple prompts build wise decision-making.

### Family Challenge

This week, let your child manage a small amount of money and decide how much to save, spend, and give — then talk through their choices without judgment.

# Money Talks You Can Have This Week

Easy Conversation Starters + 10-Minute Family Routine

## Easy Money Conversations ■

- What are you saving for right now?
- If you had \$20, what would you do with it?
- What is a need vs. a want today?
- How can we make a wise money choice this week?
- What is one thing worth waiting for?

## The 10-Minute Family Money Check-In ■■

Step	What To Do
1	Ask: What money came in this week?
2	Decide: How much will we save, spend, and give?
3	Review: What was one smart money choice we made?
4	Set: One money goal for next week.

### Hall's Academy Encouragement

You do not have to be perfect. You just have to be intentional. Small, consistent conversations today can create wise, confident leaders tomorrow.

Want more family tools? Visit Hall's Academy for programs, camps, workshops, and more free resources for K–12 students and families.