📘 **MONEYONLINERS MONEY MANAGEMENT ACADEMY**

MODULE 6 • LESSON 34 OF 40

Teaching Children About Money

Focus Keyword: teaching children about money

SEO Title: Teaching Children About Money

URL Slug: teaching-children-about-money

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LESSON PURPOSE

Learn how to teach children healthy money habits, encourage saving, responsible spending, and generosity, and prepare them to make wise financial decisions throughout their lives.

WHY THIS LESSON MATTERS

Children begin forming money habits at an early age. Teaching them how money is earned, saved, spent, and shared helps build responsibility and confidence. By involving children in simple financial decisions and leading by example, parents and caregivers can prepare them for lifelong financial success.

BEFORE YOU BEGIN

☐ I believe financial education should start early.

☐ I want to help children build healthy money habits.

☐ I understand that children learn by watching adults.

☐ I will complete every activity honestly.

MONEY TIP OF THE LESSON

"The greatest financial gift you can give a child is the knowledge of how to manage money wisely."

MY CONFIDENCE LEVEL BEFORE THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

MY GOAL FOR THIS LESSON

What money lesson would you most like to teach a child?

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ACTIVITY 1

Important Money Lessons for Children

Tick the lessons you believe every child should learn.

Money Lesson	Important
Saving money regularly	☐
Spending wisely	☐
Earning money through work	☐
Setting financial goals	☐
Giving and helping others	☐
Avoiding unnecessary debt	☐

ACTIVITY 2

Teaching Money Self-Assessment

Statement	Good	Needs Improvement	Not Yet
I talk openly about money with children.	☐	☐	☐
I encourage saving habits.	☐	☐	☐
I teach children the difference between needs and wants.	☐	☐	☐
I set a good financial example.	☐	☐	☐
I involve children in simple financial decisions.	☐	☐	☐

KNOWLEDGE CHECK

1. Why is it important to teach children about money early?

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2. What is one simple way children can learn to save?

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3. Why should children learn the difference between needs and wants?

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4. How do parents and caregivers influence children's financial habits?

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5. Name three money skills every child should learn.

WEEKLY CHALLENGE

Choose one child in your family or community.

Teach them one simple money lesson this week, such as saving, budgeting, or comparing prices.

Write what you taught and how they responded.

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PRACTICAL WORKSHEET – MY CHILD MONEY EDUCATION PLAN

A. MONEY SKILLS I WANT TO TEACH

Skill	How I Will Teach It
Saving	
Spending Wisely	
Budgeting	
Goal Setting	
Giving	

B. FAMILY MONEY ACTIVITIES

Activity	When We Will Do It
Start a savings jar	
Create a simple budget	
Compare prices while shopping	
Discuss family financial goals	

C. MY ROLE AS A FINANCIAL EXAMPLE

Habit	How I Will Demonstrate It
Saving regularly	
Budgeting	

Habit	How I Will Demonstrate It
Avoiding unnecessary spending	
Giving generously	

D. REFLECTION

What financial habit would make the biggest positive difference in a child's future if they learned it today?

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KEY TAKEAWAYS – WHAT I LEARNED TODAY

1. The most important money lesson for children is:

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2. One financial habit I will model is:

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3. One family activity I will begin this month is:

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4. The biggest lesson I learned today is:

MY 7-DAY MONEY EDUCATION ACTION PLAN

Day 1: Talk about money with a child.

Day 2: Explain the difference between needs and wants.

Day 3: Help a child set a savings goal.

Day 4: Encourage them to save part of their money.

Day 5: Teach them to compare prices before buying.

Day 6: Celebrate a good financial decision they made.

Day 7: Review what they learned together.

LESSON COMPLETION CHECKLIST

☐ I completed all activities.

☐ I completed my Child Money Education Plan.

☐ I identified key money lessons for children.

☐ I created a plan to teach healthy financial habits.

☐ I am ready for Lesson 35.

MY CONFIDENCE LEVEL AFTER THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

NEXT LESSON PREVIEW

Lesson 35 – Managing Taxes and Financial Records

Learn why keeping accurate financial records matters, understand basic tax responsibilities, and organize important financial documents to support better financial decision-making.

MY COMMITMENT

I commit to teaching children positive money habits through my words, my actions, and my daily financial decisions, helping prepare them for a lifetime of financial responsibility, confidence, and success.

Signature: ___________________________

Date: _______________________________