



Budgeting as a Family

Sticking to a family budget is much easier when you involve your children in the process. You'll also teach them valuable life skills along the way. Some tips:

Involve your kids in budgeting discussions. Establish financial goals, for instance a new TV or a summer vacation, and get your children excited about mom and dad saving along with them.

Teach the value of giving and sharing. While it is vital for children to learn how to earn and spend money responsibly, it is just as important to teach them about the joys of giving money and gifts to others, sharing their time and resources and contributing to worthy causes.

Praise good habits. Compliment and applaud your child when he or she saves or donates money.

Remember that there are many ways to teach children the value of money, but the best way is by setting a good example as a financially responsible role model.

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