

all about the Holidays

Shopping is a teaching opportunity

The holiday shopping season is in full swing, which means it's a great opportunity to teach kids lessons around money. What are the best ways to do this?

Steve Siebold, author of the book *How Money Works*, offers these tips:

- Make your budget before you shop, and have your kids help. Explain that X amount of money is to pay for everyday necessities like the mortgage, electric, etc., and that Y amount is leftover for purchasing gifts.
- This is a perfect chance to teach your kids about the dangers of credit cards - and just because the credit company gives you a \$10,000 limit, it's a bad idea to use it all unless you know you can pay it off comfortably at the end of the month. Encourage your kids to use cash whenever possible.
- Teach children that there are good deals to be had this holiday season, but be mentally tough

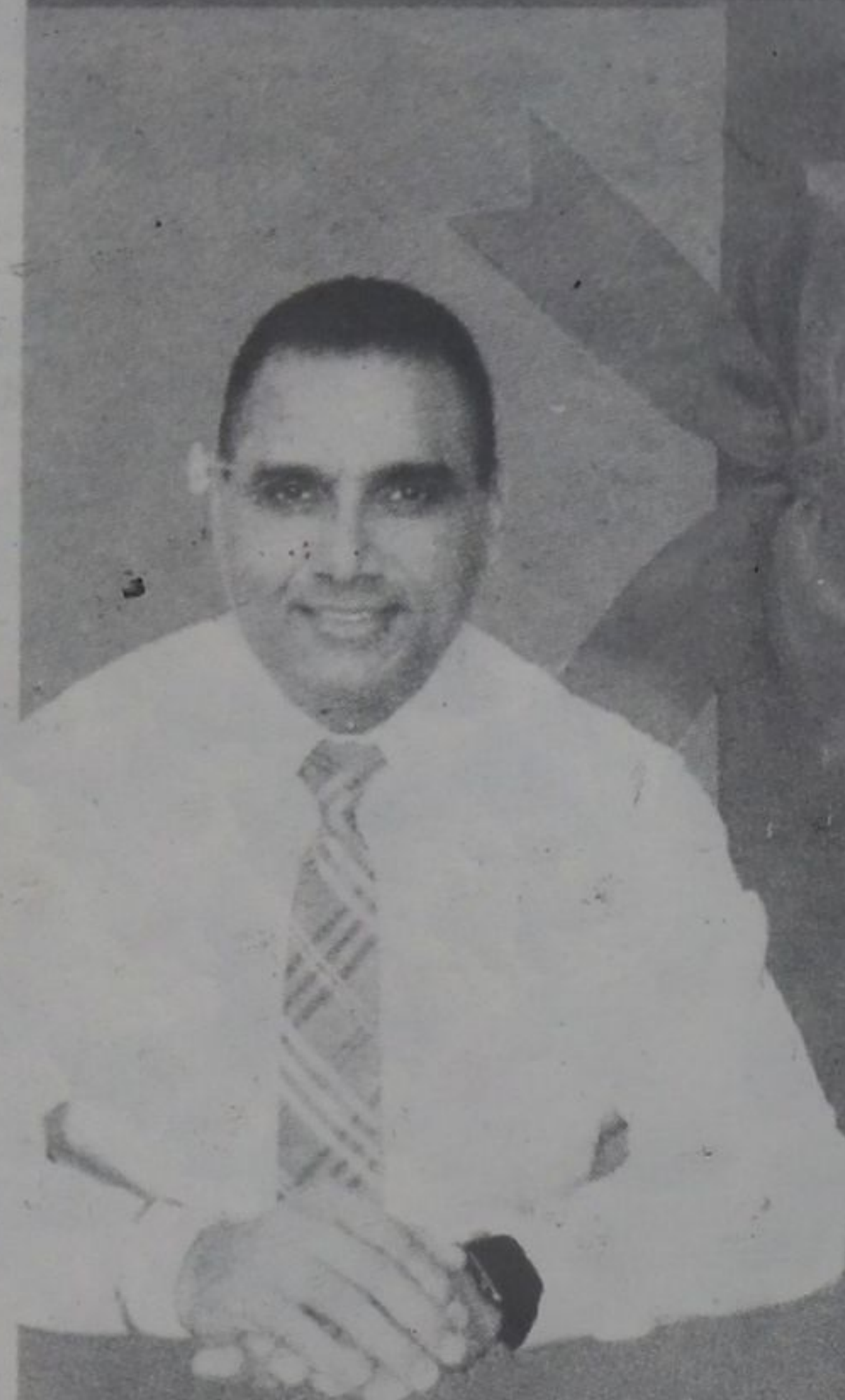
to know when enough is enough.

- Teach children to not get caught up in the moment. If your shopping cart is overflowing, step back, regroup and make sure you can really afford everything you plan to purchase.
- There's no shame in explaining to your children that this year will be a lean holiday season when it comes to exchanging gifts.
- Teach your children that when it comes to money this holiday season, put your emotions on the shelf and let reason be your guide.
- Teach your children not to fall for marketing campaigns that make you feel as if you're getting a great deal when you're really not (i.e. buy it today - pay for it tomorrow)
- Remember that kids learn by example. Even parents who have failed to reach their financial dreams can still teach their kids important lessons about money during the holiday season. After all, your kids are watching your every move.



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Merry Christmas

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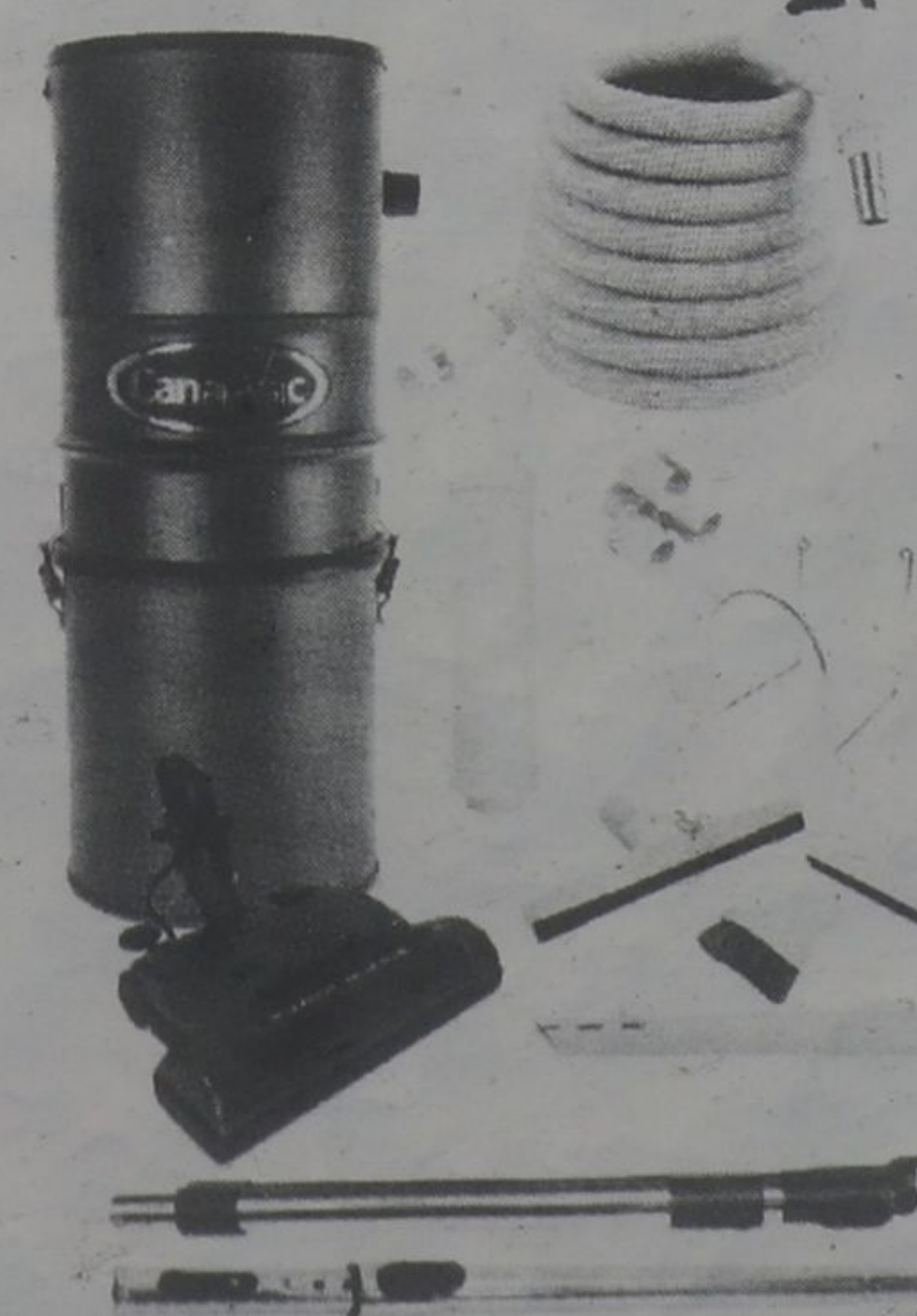
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