WORKSHEET

# “Raising Financially Confident Kids” with Ericka Young and Bjorn Larson

Use this worksheet to capture ideas, reflect on your own approach to money conversations, and choose simple next steps you can try with the children in your life. You can complete it during the video pauses or after the discussion. There are no right or wrong answers – this is for your personal reflection. If you'd like to watch the video again, scan the QR code.

## Pause 1 (2:19): Why starting early matters

What money words, ideas, or habits do you want children in your life to learn early?

______________________________________________

______________________________________________

One money conversation I could have this week:

______________________________________________

## Pause 2 (3:45): Using everyday life to teach money basics.

What everyday moments could you use to talk about money in a natural way?

1. ______________________________________________
2. ______________________________________________
3. ______________________________________________

How could you make the conversation age-appropriate?

______________________________________________

## Pause 3 (6:44): Needs versus wants, understanding that money is real.

How would you explain the difference between a need and a want to a child?

______________________________________________

______________________________________________

What real-life example could you use this week while shopping, eating out, or making a spending decision?

______________________________________________

## Pause 4 (12:39): Delayed gratification, pausing before spending.

What is one strategy you could use to help a child pause before buying something?

_______________________________________________________________________________

Where could this same strategy help you make a better money decision?

_______________________________________________________________________________

Three situations where I can practice this:

1. ____________________________________________________________________________
2. ____________________________________________________________________________
3. ____________________________________________________________________________

## Pause 5 (18:51): Experiencing disappointment and learning from mistakes.

Why can it be helpful for children to experience small money mistakes in a safe environment?

_______________________________________________________________________________

_______________________________________________________________________________

How do you want to respond when a child makes a money mistake so it becomes a teachable moment?

_______________________________________________________________________________

## Pause 6 (26:55): Building a healthy family mindset about money

What money attitudes or phrases do children hear from the adults around them?

_______________________________________________________________________________

What is one small change you can make this week to involve children more naturally in money conversations?

_______________________________________________________________________________

One question I want to ask a child to better understand what they are learning about money:

_______________________________________________________________________________

## My Action Plan

The one idea I want to put into practice first:

________________________________________________

Who I want to talk with or involve:

________________________________________________

When I will do it:

________________________________________________

## Questions?

Speak with your financial advisor to learn more about creating a personalized plan that reflects your values, priorities and long-term goals.



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