



A Bright Financial Future: Teaching Kids About Money Pre-K through College for Lifelong Success

Danny Kofke

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As a teacher, Danny Kofke knows firsthand that schools do a horrible job when it comes to teaching financial literacy to students. This is why it is up to parents to educate their children on money issues. Many people already feel intimidated by financial matters, let alone teaching children, so this easy-to-read book is the solution. A BRIGHT FINANCIAL FUTURE gives specific tips and advice for parents to use with their children starting as young as age 3 and extending all the way up to the young adult years. The first section begins with 20 healthy values and habits that lead to financial success, delving deeper than monetary issues into priority-setting, self-sufficiency, self-sabotage, self-control, purpose, commitment and patience. It shares how children best learn, and includes a complete survey for parents to evaluate what their child knows about money. The second section addresses each age group starting with 3 year olds (it's never too early to discuss money!), touching on chore charts and wants versus needs; the primary years, ages 6-8, includes basics on bank accounts and credit cards; the secondary years, ages 9-11, introduces concepts of working, emergency funds and even the magic of compound interest; early adolescence, ages 12-14, begins with the value of work, budgeting and long-term goals; high school years, ages 15-18, continues the conversation about work, with sample job interview questions and an in-depth discussion about college and loans; ending with grown up, ages 19 and up, and a look at whether money can bring you happiness, married life, health insurance, purchasing a house. This quick-read ends with inspirational quotes about embracing failure and examples of those who have failed and gone on to achieve great success. Danny Kofke's advice in A BRIGHT FINANCIAL FUTURE is friendly in tone and covers money basics in a clear, direct way - every child should benefit from its simple wisdom.

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