



Ultimate Kids Money Guide

A fun and informative journey designed to empower kids with essential financial knowledge. Let's embark on this adventure and build a solid foundation for a financially savvy future!





Financial literacy, introduced early to kids, is vital for shaping their ability to handle complex financial landscapes as adults. It teaches discernment in spending, saving, and investing, preparing them to navigate and thrive in a world of evolving economic norms.

Foundations of Financial Literacy for Kids

Financial literacy is more than just acquiring basic financial skills; it's an indispensable life instrument. When introduced early, it can shape a child's capability to confidently and wisely navigate the multifaceted financial realities of adulthood.

This early exposure does more than simply teach the difference between needs and wants; it nurtures a mindset that emphasizes judicious spending, strategic saving, and thoughtful investing.

As children mature, their financial foresight deepens, leading to adults proficient in resource management, adept at circumventing debt pitfalls and primed to contribute to a stable personal and communal economic future.

In a rapidly evolving economic climate filled with uncertainties and ever-changing financial norms, the significance of laying a robust foundation of financial literacy in the young generation is paramount.

Each lesson in financial literacy doesn't merely impart knowledge about money; it fortifies the ability to make astute decisions amidst economic fluctuations.

This education empowers the younger generation to be the vanguards of a resilient and flourishing economic landscape for the decades to come, representing a pivotal investment in the future of the economy.



Basics of Money

There are various forms of money currently in use, ranging from traditional coins and notes to evolving digital currencies, highlighting their unique properties and roles in today's financial systems.

History and Evolution of Money

From bartering with goods to the gleam of gold coins and the convenience of credit cards, money has undergone a vast transformation. Once, a handful of rice might have sealed a trade deal; today, complex algorithms determine stock market trends.

Historically, as societies grew, so did the intricacies of their economic systems. Money acted as a medium, simplifying the process, fostering growth, and connecting civilizations. Its evolution is a testament to human innovation and the perennial need for systematic structure in trade and commerce.

Different Forms of Money: Coins, Notes, Digital Currency

The discussion shifts to analyzing various monetary forms, encompassing the physical nature of coins and notes and the emerging realm of digital currencies, each with distinct features and applications.

Coins

- **Tangibility:** Coins are tangible items made primarily of metal. They can be held, seen, and touched and have been used historically for small denomination transactions due to their durability.
- **Material:** Historically, coins were made from precious metals like gold and silver, which gave them their intrinsic value. However, contemporary coins are more commonly made of metals like copper, nickel, or metal blends.
- **Durability:** Coins are highly durable. Their metal composition allows them to withstand wear and tear and remain in circulation for many years.
- **Security:** The design and metal composition of coins make them hard to counterfeit. Unique minting designs and imprints add to their security.



- **Usage:** Coins are mostly used for small transactions. In many modern economies, the use of coins is dwindling as electronic payments gain popularity.
- **Portability:** Coins are portable in small quantities. However, in larger amounts, they can become heavy and cumbersome.
- **Acceptance:** Within their country of issuance, coins are universally accepted, especially for small denominations.

Notes

- **Tangibility:** Notes, like coins, are tangible. Lightweight and easy to carry, they facilitate both small and large transactions.
- **Material:** Notes were traditionally made of paper but are now also being produced from durable polymer blends in some countries for increased longevity.
- **Durability:** While less durable than coins, the transition to polymer notes in some places ensures they last longer than their paper counterparts.
- **Security:** Modern banknotes incorporate several security features, such as watermarks, holograms, and special threads, to prevent counterfeiting.
- **Usage:** Notes are a staple for everyday transactions in most countries. Their denominations cater to a wide range of transaction sizes.
- **Portability:** Due to their lightweight nature, notes are highly portable. People can conveniently carry varying amounts and denominations.
- **Acceptance:** Notes are universally accepted within their issuing countries and are a preferred method of payment for most transaction types.

Digital Currency

- **Tangibility:** Digital currency is intangible. It exists electronically, with no physical form, representing a new era of money.
- **Material:** Unlike coins or notes, digital currencies aren't composed of any material. They exist solely as electronic data on servers or within blockchain networks.



- **Durability:** Being electronic, digital currencies don't wear out. However, their security and the integrity of the data storing them are of paramount importance.
- **Security:** Digital currencies rely heavily on encryption technologies. Cryptocurrencies, a subset of digital currencies, utilize blockchain technology to ensure security and transparency.
- **Usage:** While not as universally accepted as traditional forms of money, the use of digital currencies, especially for online transactions, is rapidly growing.
- **Portability:** Digital currencies are highly portable, accessible from any device with internet connectivity, be it a computer or smartphone.
- **Acceptance:** The acceptance of digital currencies varies across merchants and service providers. However, with the increasing integration of technology in commerce, their acceptance is on the rise.

Comparing the Different Forms of Money Coins, Notes, Digital Currency

ASPECT	COINS	NOTES	DIGITAL CURRENCY
Tangibility	Physical	Physical	Non-Physical
Material	Metal	Paper/Polymer	Electronic Data
Durability	High	Moderate-High	Not Applicable
Security	Hard to Counterfeit	Advanced Security Features	Encryption and Potentially Blockchain
Usage	Common for Smaller Transactions	Common for Daily Transactions	Increasingly Used for All Types of Transactions
Portability	Less Portable in High Amounts	Easily Portable	Highly Portable (Accessible From Devices)
Acceptance	Universally Accepted Where Issued	Universally Accepted Where Issued	Varies, Acceptance Is Growing



Concept of Value and Exchange

Currency, in its essence, is a physical or digital representation of value, but the underlying foundation of this value is far more philosophical than it seems. Why would society agree that a piece of paper or a digital token can be exchanged for tangible goods or invaluable services?

At the core of this consensus is trust—a collective belief in an established system where these representations are deemed valuable.

Before this consensus emerged, the world operated on the barter system—a method where goods were directly exchanged for other goods. It might seem simplistic, but it wasn't without its complications.

Imagine trying to trade a cow for a basket of apples and negotiating the exact number of apples that equate to the worth of a cow.

The barter system, with its inherent complexities, inefficiencies, and limitations on trade scale and diversity, necessitated the creation of a more streamlined, universally acceptable standard of value: money.

This evolution from barter to currency symbolizes humanity's continuous quest for efficiency, equity, and the establishment of complex trade networks and economic systems.

Earning Money

The following section now delves into understanding the basics of earning money, a key aspect in establishing financial self-reliance.

Basics of Allowances: Pros and Cons

The ritual of handing over a set amount of money to a child is one laden with lessons and possibilities. Allowances have long been considered a tool in teaching children the rudiments of financial planning.



Besides fostering skills like budgeting and judicious spending, they often serve as a child's initial foray into understanding the power and responsibility that come with money. The discipline of managing a limited sum inculcates restraint and planning.

However, the practice isn't without its pitfalls. Without proper guidance and discussions, allowances can inadvertently lead to a skewed perception of money, potentially breeding complacency or a lack of appreciation for its value.

There is also the risk of cultivating a transactional mindset where kids may begin to expect monetary rewards for every little act or behavior. Therefore, the key lies not just in disbursing an allowance but in embedding the right lessons and values that accompany it.

Kids and Entrepreneurship: Lemonade Stands to Online Ventures

The humble lemonade stand, often seen gracing suburban driveways, is more than just a charming childhood endeavor. It encapsulates the spirit of entrepreneurship - understanding market demand, setting prices, and delivering a product.

Fast forward to today, and the digital realm has expanded these horizons exponentially.

With the internet at their fingertips, kids now have a plethora of platforms – from showcasing their artistic talents on social media launching their very own YouTube channels, to dipping their toes into the world of e-commerce.

Embarking on these ventures does more than just add a few coins to their piggy banks. It equips them with essential life skills - adaptability, problem-solving, and an understanding of failure as a stepping stone to success.

Crucially, the role of the community and mentors must be considered. Their guidance, support, and encouragement are invaluable in nurturing these young entrepreneurs.

Money-Earning Chores and Tasks

The foundations of financial understanding often lie in the simplest of tasks. Household chores, often seen as mundane responsibilities, can be transformative in teaching kids about earning.



Associating chores with monetary incentives provides a tangible link between effort and outcome.

By doing so, not only do children comprehend the value of work, but they also develop a sense of achievement and pride in their contributions. These tasks, be it tidying up their room, sorting the recycling, or helping in meal preparations, can be stepping stones in their financial journey.

Each chore underscores the core principles of diligence, accountability, and the age-old adage that there's no substitute for hard work.

Saving Money

Delving into saving money, the importance of financial foresight and discipline is emphasized, alongside introducing children to effective saving tools.

Introduction to Saving: Why It's Important

Embracing the culture of saving forms the bedrock of sound financial health. While the concept might seem elementary, the implications are profound. Encouraging children to save is akin to equipping them with a shield against future uncertainties.

More than just a safety net, it's an exercise in foresight, discipline, and understanding the time value of money.

Beyond the pragmatic reasons, saving serves another significant purpose. It brings dreams within arm's reach.

Whether it's pooling resources for a special LEGO set or saving up for a long-awaited summer camp, children realize that each penny saved is a step closer to their goals.

This process imparts the essential lesson of delayed gratification—a crucial counter to today's culture of instant gratification, teaching them that waiting can often yield greater rewards.



Magic of Compounding Interest

Compounding interest is finance's rendition of magic. It showcases how small, consistent contributions can mushroom into substantial sums over time.

For a child, this concept can be illustrated as a snowball rolling down a hill, gathering more snow (or in this case, interest) as it goes, growing exponentially in size.

Grasping the essence of compounding can be a pivotal moment in a child's financial journey. It's the realization that money can be more than just a medium of exchange; it can be a tool, an ally that works tirelessly.

The beauty of compounding lies in its simplicity—consistency and time. By starting young, children can harness the full potential of this financial marvel, setting the stage for a prosperous future.

Tools for Kids: Piggy Banks to Savings Accounts

From the iconic porcelain piggy to the sophisticated realms of digital banking, the tools available for children to save have evolved immensely.

The piggy bank, with its tangible nature, often serves as a child's maiden voyage into the world of saving. Hearing the clinks and clatters of coins accumulating gives a palpable sense of achievement.

But as children mature, they need more structured and secure avenues for their savings. That's where children-centric savings accounts come into play.

These accounts, often accompanied by attractive interest rates and educational interfaces, serve dual purposes. They not only keep the funds safe but also familiarize children with the banking ecosystem.

With advancements in technology, many of these accounts come with intuitive apps, incorporating gamified savings challenges and interactive dashboards, making the act of saving not just prudent but also enjoyable.



Spending Money Wisely

The narrative shifts to wise spending, emphasizing the importance of distinguishing needs from wants and instilling budgeting skills in children.

Needs vs Wants: Making Smart Choices

In today's age of relentless advertising and ever-evolving tech gadgets, the line between 'needs' and 'wants' can blur.

A need represents something essential, a requirement without which normal life might be disrupted. A want, on the other hand, is driven by desire, not necessity. While both are valid, distinguishing between them is essential for financial well-being.

For instance, while smartphones have become almost indispensable, does one really need the latest model every year?

When children can discern between genuine needs and fleeting wants, they not only safeguard their current resources but also develop a perspective that can mitigate impulsive buying tendencies in the future.

This discernment helps in building a foundation of thoughtful consumption, wherein choices stem from reflection rather than impulse.

Budgeting for Kids: Planning and Tracking Spending

If savings lay the groundwork for financial security, budgeting is the roadmap guiding one's financial journey. It's akin to a financial diary, charting out expected incomes, anticipated expenses, and goals.

Introducing children to this practice not only demystifies money management but also empowers them with a sense of control over their funds.

A child's budget needn't be complex. Even a rudimentary allocation of funds for different categories like entertainment, education, and savings can be enlightening.



Over time, they can refine these categories, adapting as their understanding deepens and priorities shift.

The act of monitoring their budgets helps children grasp the dynamic nature of money, where incomes, expenses, and goals constantly interplay, often requiring adjustments and realignments.

Understanding the Value of Money: Comparing Prices and Shopping Smartly

At the heart of any transaction lies the quest for value. But value is subjective; it varies from person to person, depending on their priorities and perceptions.

While one might value a brand's reputation, another might prioritize functionality. Hence, understanding value becomes a multidimensional endeavor.

By comparing prices across brands or platforms, children can discern the range of available options.

But smart shopping transcends price comparison. It delves into assessing product reviews, gauging warranties, understanding after-sales services, and even considering environmental or ethical implications.

When children are encouraged to probe deeper and not just settle for face value, they evolve as discerning consumers, capable of making choices that align with their values and offer genuine worth.

Giving and Sharing

Children learn about philanthropy and community involvement, fostering empathy and a sense of social responsibility.

Importance of Philanthropy and Charitable Giving

The essence of philanthropy lies in the recognition that the well-being of one is intertwined with the well-being of all. When children are introduced to the act of giving, they get a glimpse into the interconnectedness of society.



Beyond the material aspect, giving helps children appreciate the intangibles – the smiles they bring, the hope they instill, and the change they initiate.

By engaging in philanthropic activities, children also cultivate a holistic worldview. They start to see beyond their immediate environment, becoming more aware of the disparities and challenges that many face.

This awareness, combined with the realization of their ability to effect change, empowers them to become proactive contributors to society.

Charitable giving thus becomes a conduit for children to step into bigger roles – as benefactors, change-makers, and leaders of tomorrow.

Teaching Kids About Helping Others Financially

In a world where resources often dictate opportunities, financial assistance can be transformative. When children learn to allocate a portion of their resources to help others, they're essentially investing in shared progress.

Such financial gestures, especially when done thoughtfully, can ripple out, elevating not just individuals but entire communities.

For instance, a small scholarship can support a child's education, which in turn could uplift an entire family out of poverty. Or a minor contribution to a local library could provide numerous children access to knowledge and learning resources.

Through these acts, children learn the profound lesson that their financial choices can be a catalyst for broader societal upliftment.

Ways Kids Can Contribute to Community and Causes

Communities thrive when their members actively contribute, and children, with their enthusiasm and creativity, can be invaluable assets.



While monetary contributions have their place, children's involvement often extends to physical participation, bringing fresh perspectives and energy to community efforts.

For instance, kids can initiate neighborhood clean-up drives, championing environmental causes. They can also leverage their unique skills, such as digital savvy, to create awareness campaigns on social platforms or tutor peers in subjects they excel in.

These engagements teach children about the multifaceted nature of contribution – where time, skills, and resources collectively work towards a greater good.

They learn that every act, be it donating pocket money or volunteering time, has the potential to weave stronger, more resilient communities.

Investing Basics for Kids

Children are introduced to the basics of investing, learning how it differs from saving and the fundamentals of stocks, bonds, and mutual funds.

What Is Investing and Why It Matters

Investing, at its core, is about sowing money with the expectation of reaping more in the future. It's a strategic approach that differs from mere saving, focusing on generating a return on the money used.

Just as a farmer nurtures his crops for a future harvest, investors nurture their investments for future benefits.

This concept is crucial for kids as it underscores the importance of forward-thinking and strategic planning in finance. It's not just about parking money away, but positioning it in a way that it works actively.

As kids delve deeper, they also learn about market dynamics, economic indicators, and the cyclical nature of financial markets.



Simple Concepts: Stocks, Bonds, and Mutual Funds

Stocks

Stocks represent ownership in a company. When someone purchases a stock, they are buying a piece of the company and become a shareholder. This means they own a small fraction of that company.

The primary allure of stocks is the potential for high returns, especially over the long term.

Shareholders might also receive voting rights in company decisions, depending on the type of stock they own.

However, the value of stocks can fluctuate significantly based on the company's performance, market sentiment, and broader economic factors. Thus, while stocks offer the possibility of significant profits, they also come with inherent volatility and risks.

Bonds

Bonds are debt instruments that function as a formal contract between the issuer and the bondholder. When an individual or institution purchases a bond, they are essentially lending money to the issuer, be it a government or a corporation.

In return, they receive periodic interest payments and, at the bond's maturity, the return of its face value.

Bonds are typically seen as more stable than stocks and provide steady income through their interest payments. This stability often comes at the cost of lower potential returns compared to stocks.

It's also worth noting that bonds come with their own set of risks, including susceptibility to interest rate changes, the creditworthiness of the issuer, and inflation considerations.

Mutual Funds

A mutual fund is a collective investment vehicle. It gathers money from a multitude of investors to invest in a diversified mix of assets, such as stocks, bonds, or other securities.



One of the primary benefits of mutual funds is that they provide investors with access to a professionally managed, diversified portfolio, even if they have a relatively small amount of money to invest. This diversification helps spread and mitigate risks.

However, like all investments, the returns from mutual funds depend on the performance of the underlying assets. The inherent risks of these assets, therefore, get passed on to the mutual fund investors.

INVESTMENT TYPE	DESCRIPTION	BENEFITS	RISKS
Stocks	Ownership in a Company	<ul style="list-style-type: none">• Potential High Returns• Voting	<ul style="list-style-type: none">• Value Fluctuations• Company Performance
Bonds	Lending Money to an Issuer	<ul style="list-style-type: none">• Steady Interest Income	<ul style="list-style-type: none">• Interest Rate Changes• Issuer Creditworthiness
Mutual Funds	Pooled Money for Diversified Assets	<ul style="list-style-type: none">• Managed• Diversification	<ul style="list-style-type: none">• Varies With Underlying Assets

Safe Investment Vehicles for Kids

Treading cautiously is vital, especially when kids are just dipping their toes into the investment pool. Encouraging them to explore low-risk options initially ensures they grasp fundamental principles without the stress of significant losses.

Educational savings accounts, government savings bonds, and custodial accounts are examples of such vehicles. These not only shield young investors from drastic market volatilities but also promote disciplined investment habits.

Moreover, as kids watch their investments grow, albeit slowly, they internalize the importance of patience and perseverance in the financial realm.



Protecting Money

The focus shifts to teaching children about protecting their money, covering the essentials of financial safety, fraud awareness, and the importance of online security.

Importance of Keeping Money Safe

Financial safety isn't just about physical protection but also about being vigilant and proactive. In an age where information is at one's fingertips, it's equally accessible to those with nefarious intentions.

It's vital for children to grasp that while money serves as a tool for empowerment, it also attracts undesirable attention. A sound understanding of financial safety ensures that they not only grow their wealth but also protect it diligently against potential threats.

In this ever-evolving financial ecosystem, the risks are as dynamic as the rewards. Children need to be equipped not only with the knowledge of maximizing their gains but also with strategies to minimize and mitigate risks.

Basics of Fraud and Scams: How to Recognize and Avoid Them

The labyrinth of the financial world often hides traps, cunningly designed to lure the unsuspecting. Educating the younger generation about red flags, such as unsolicited communication, high-pressure sales tactics, and promises of unrealistic returns, is vital.

It's equally important to instill a habit of cross-referencing and verifying information from trusted sources.

Children should also be made aware of the importance of regular updates and reviews of their financial accounts. Periodic checks can help spot any discrepancies early, providing a timely warning against potential threats.

Online Safety and Digital Financial Footprints

In today's interconnected world, every click, swipe and tap matters. Children, while adept at navigating this digital maze, might be unaware of the lurking shadows.



It's essential to emphasize the importance of using authenticated platforms, recognizing secure website markers, and being wary of downloading financial apps from unverified sources.

Furthermore, introducing them to the concept of virtual private networks (VPNs), two-factor authentication, and encrypted communication can fortify their online financial activities.

After all, in the digital age, protection isn't just about locking money in a vault but also about safeguarding every byte and pixel associated with it.

Advanced Concepts for Older Kids

Older children are introduced to more complex financial topics, including credit and debt management, the fundamentals of economics, and planning for future expenses like college and cars.

Introduction to Credit and Debt

Credit scores, a term often heard in financial discussions, is a numerical representation of one's creditworthiness. As teenagers start interacting with the financial world, they should understand the significance of maintaining a good credit score.

It can influence their ability to secure loans, get better interest rates, or even impact future employment opportunities.

Moreover, the discipline of timely repayments, understanding the consequences of default, and the intricacies of compounded interests on outstanding amounts are lessons that can save them from future financial pitfalls.

Practical exercises, like tracking a hypothetical loan or understanding the fine print of credit card statements, can make these concepts relatable.

Understanding Taxes and Basic Economics

The interplay of supply and demand, inflation, deflation, and the role of central banks are foundational concepts in economics. Older kids, with their advanced cognitive abilities, can grasp these ideas and understand their impact on everyday life.



Discussions on the rise and fall of prices, the reason behind interest rate changes, or even the effects of global economic events can provide context to their financial decisions.

Furthermore, the concept of tax breaks, deductions, and credits can be intriguing. It's not just about paying taxes but also about understanding ways to optimize one's financial profile to benefit from various tax incentives.

Preparing for Future Expenses: College, Cars, and Beyond

It's not just about the big-ticket items; it's also about the myriad of expenses that come with them. For instance, owning a car isn't just about its upfront cost; there's insurance, maintenance, fuel, and potential loan interests.

Similarly, college isn't just tuition; there are books, living expenses, and perhaps travel.

Encouraging teenagers to research, compare, and plan for these ancillary expenses can provide a holistic view of financial planning.

Workshops, financial literacy programs, or even mentoring from adults who've navigated these paths can provide insights and practical knowledge. After all, being financially savvy is not just about earning and saving but also about optimizing and strategizing.

Role of Parents and Guardians

Parents and guardians actively engage in their children's financial education through daily activities, goal-setting, and continuous learning.

Interactive Financial Activities at Home

Financial education doesn't always need a structured setup. Simple activities like grocery shopping on a budget, planning a family outing, or even setting up a lemonade stand can be engaging and informative.

Parents can use these everyday scenarios to introduce concepts like budgeting, profit and loss, or the value of hard work.



For instance, a game night where the family plays board games like Monopoly can subtly introduce concepts of asset management, taxes, and strategic spending. Such interactive methods make learning hands-on and memorable.

Incorporating Money Lessons into Daily Routines

Parents have countless opportunities throughout the day to impart financial lessons. Discussing choices while shopping, explaining the rationale behind certain spending decisions, or even a casual chat about current financial news during dinner can be enlightening.

Furthermore, involving children in small family financial decisions, like comparing prices while shopping or discussing the benefits of buying in bulk versus smaller quantities, can foster critical thinking and decision-making skills.

Setting Financial Milestones and Rewards

Goal-setting can be a great motivator. Parents can encourage children to set financial goals, be it saving for a particular toy, a trip, or any other aspiration. Tracking these goals and celebrating milestones can instill a sense of accomplishment.

Additionally, introducing a reward system, such as matching contributions for every dollar saved, can incentivize saving and make the process more exciting.

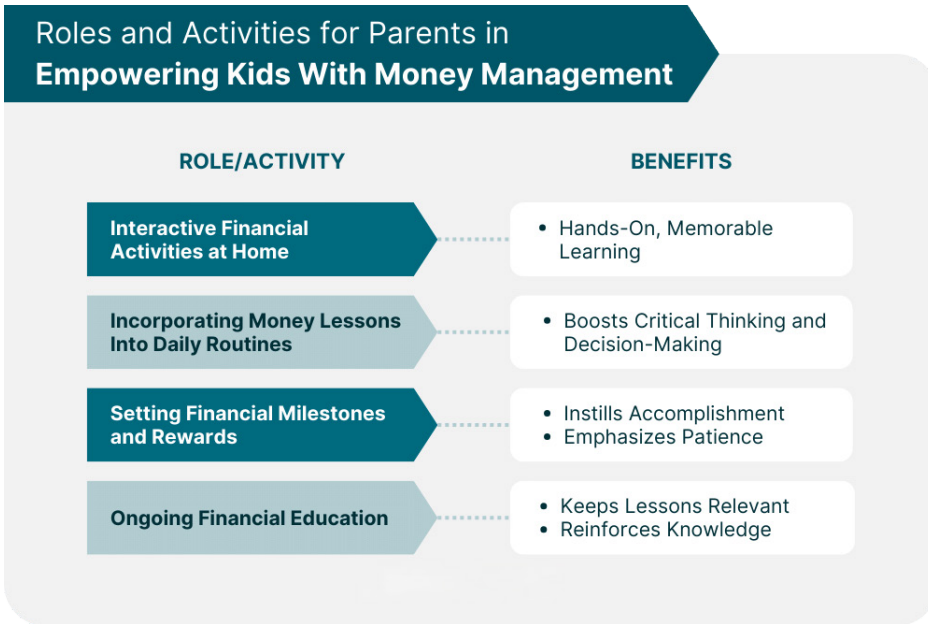
Such practices not only teach the importance of patience and perseverance but also the joy that comes with achieving one's goals.

Ongoing Financial Education

As children grow and their financial interactions evolve, the lessons should too.

Regular check-ins about their financial understanding, discussing new and more complex concepts, or even revisiting old lessons to reinforce them can ensure that the education is ongoing and relevant.

Parents and guardians, as constant pillars of support and guidance, play an irreplaceable role in shaping their child's financial future.



Bottom Line

Financial literacy is more than mastering money; it's about acquiring life skills like discipline, resilience, and goal-setting. These principles not only aid in personal financial management but also reverberate in other facets of life, from academics to relationships.

Moreover, a financially savvy individual contributes to broader economic stability, making informed decisions that bolster both personal and national financial health.

The lessons learned by one generation can cascade, creating a legacy of sound financial habits for future generations.

When children are armed with this knowledge, they're poised to explore a world of opportunities with confidence, from entrepreneurial endeavors to philanthropic initiatives.

For expert guidance in nurturing these vital skills in children, reach out to financial educators and advisors, creating a legacy of sound financial habits for future generations.



Need Further Assistance? We're Here to Help



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