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Teach Your Child About Money

By Sandra Baptist

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by: **Sandra Baptist**

What are we teaching our children about money? Hopefully something!

I remember when I was growing up, our family did not discuss money. Money was a taboo subject, discussed by the parents and handled by the father.

This is one thing that I wish that was discussed more openly when I was younger. Just a little guidance such as "save 10% of your income" and I would have been fine!

How I wish I could turn back the clocks of time. How I wish I was encouraged to save even 1% of my income. When I look back at the year I started working until this year 2003, I'm not saying I would be a millionaire but I certainly would have been much better off!

Now a grown woman I have acknowledged and accepted the past and moved on to a great future. My bank account is increasing each year, I am currently purchasing rental properties and I am feeling incredible being and doing what I love—a Prosperity Coach!

Now I don't necessarily encourage parents to show the kids your mortgage statements but I think it is vital that children know that (while the subject of money may be a tad embarrassing for some parents) it IS a necessary part of life. As you start teaching your child, start slow and encourage them to believe in themselves and their future.

Here are some tips to help your child attain prosperity even at a young age:

1. Buy a piggy bank for your younger children. Allow them to choose whatever color shape or size they desire. Invite them to put their pennies into their piggy bank. Once in a while they may count their pennies and reward themselves if they desire.

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2. When your children have proved themselves to handling their pennies, take them to open their own bank accounts. Encourage them to save at least 10% of what they receive as gifts (I know I used to receive money as gifts when I was young! J)

3. Your child should be encouraged to donate or contribute another 10% of their savings. Donate to the church, to the homeless, to the depressed, or to a charity of their choice. This would help the youth become more rounded, become more respectful of others regardless of the situation and become more appreciative of their own lives and their own prosperity.

4. Many young children think that "money grows on trees". I applaud this abundance in them (although they may not know that the Universe is in fact limitless) and think we should encourage and nurture this... to some extent!

5. Talk to the kids and let them know that this paper and metal stuff called money is brought about by

YOU working. Whether or not you work or you have inherited a large fortune, don't encourage laziness in your child. They need to be able to work for free sometimes to learn the value of hard work.

6. Money101 is not taught in schools. Where your child's future is heading depends on what you want your child to know. Prepare your child for their future.

7. When your child is old enough encourage your child to purchase a journal or a diary where they can record their dreams and desires. This allows them to dream big and look forward to their lives ahead—filled with prosperity.

8. If they can manage and understand the budgeting process I'm all for it. When grandma gives them money for their birthday, after they have put aside 10% each for savings and for donation to a charity, allow them to budget for the remainder.

9. I'm sure there are loads of chores around the house, washing the dishes, cleaning the rooms, etc. Give your children an allowance but let them work for it.

10. Let the kids participate in the family's money decisions. They may not understand everything but their minds will open up to the energy that money has and will prepare them for their lives ahead.

The kids are our future. I know it may sound a little cliché but the fact is...they are. If you truly interested in your child's future prepare them and trust that the process will work and they will be A—okay! I guarantee it!

Sandra Baptist works with persons who desire to attract, enhance and increase a more prosperous life. She empowers brilliant highly motivated men and women to transform their negative beliefs about money so as to attract more wealth, more success and more prosperity into their lives. For free consultations contact her at tel: 1-800-666-4754 or at

Child Safety And Child Protection: Easy Steps You Can Take Part 1 Of 3

By Thomas Trotts

Did you know there are over 2,000 reports of missing and abducted children to the FBI everyday? That's an incredible number, and that's only the ones that are actually reported.

This is 1 of a 3 part series with some simple child safety steps you can take that will greatly minimize the chances of your child becoming missing or abducted. The experts recommend that you teach your child the following child protection techniques:

Here we go...

You should always be sure your child knows his/her name, address, including city, state, zip code; phone number, including area code; parents' names, work addresses(or atleast the business names of where they work), and phone numbers.

Your child should feel confident using both push button phones, as well as, the old style rotary-dial telephones.

Always make sure your child knows how to make an emergency call to you or emergency services from a pay phone.

How to make a long distance call (both directly to you using the area code, and by dialing "0" for the operator).

Your child should never tell anyone over the phone that she is home alone, and NEVER open the door to strangers when she is home alone.

Never to answer the door when home alone. Remind your child to talk through a door or window to anyone delivering a package, and to tell the person to leave the package at the door. Teach your child how to call your community's emergency assistance number (often 911). Make sure he knows a neighbor to call if someone tries to get into the house or if there is any kind of emergency.

They need to be aware that it's not safe and should never go into anyone's home without your permission. Children should learn who's homes they are allowed to enter.

These are just a few of the basic child safety lessons you can teach your child to keep them safe and out of harms way. keep an eye out for "Child Safety and Child Protection: Easy Steps You Can Take" – Part 2 of 3. Where we will discuss some child safety and child protection techniques you can take when your in public places, or when he/she might find themselves alone.

Thomas Trotts is a Child Safety expert, owner of

, and is dedicated to

providing quality Child Protection Services and resources for parents and families. To learn more about Child Protection and receive your free "Parents Guide To Preventing Child Abduction" go to:

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