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Who's Teaching Your Child About Money?

By Valerie Mills

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Managing money is one of the most critical skills we must master to function effectively as adults. Yet, although public schools address the subject of money using math examples, teachers just don't have the time for individual tutoring.

So, just who is really responsible for this critical education?

PARENTS can teach their children "money" lessons as soon as they can count. Otherwise, your toddler may reach his own conclusions about where money comes from. He may decide it does not grow on trees; instead, it comes from an ATM (Automated Teller Machine).

As your kid's primary financial coach, you'll show your toddler, young child, teenager, or college-age "adult" child the value of managing his own money. You may find that you are such a talented teacher that your child opens her own profitable business and supports you!

What Are Ways to Teach Your Child?

Toddler

Your toddler can learn to count money as soon as he can talk. Show your child a few coins and introduce simple math facts. He'll learn the vocabulary and the facts if you make it a game. But a word of caution: discourage eating the coins!

Middle Childhood

Suppose you're in a restaurant having breakfast, just you and your child. Give him a reward if he can estimate the total bill to the nearest dollar. Hints are allowed!

TeenAger

Provide your teenager with a challenge to figure out how much it costs to run the car every month. Both of you may be surprised!

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Young Adult - Before your kid marches off to college, show him your credit card statement. Have him calculate the total amount if it were NOT paid for a few months.

How Do You Know If You're Successful?

You'll see the signs that the financial genius is developing in your child. There will be glimpses of recognition that your child understands how money works.

The real payoff comes when as young adults, they handle financial issues confidently based on prior knowledge and experience. You have successfully raised a financial genius.

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Valerie Mills freelances as a sales copywriter/designer (<http://v.mills.home.att.net>). She recently published the ebook titled "Practical Ways to Develop Your Child's Financial Intelligence" available at <http://www.booklocker.com/books/1822.html> Contact Valerie by email at parents@teachyourkidsaboutmoney.com

Home Schooling Information for the Parent

By Chris Miller

Home schooling can be a difficult decision. Many believe that home schooling can not prepare a child to deal with real life situations. By attending a public school, the child is more likely to be involved in school team sports, drama clubs, band activities, after school clubs, and be more socially interactive with others. Many of these activities are fundamental for the growth and emotional well being of a child.

Alternatively, an argument can be made that there is just as much social stimulation at home as there is in public school. For a large number of home schooled children, many have friends that live within their neighborhood that they can play and interact with. After school sports programs are available for in many areas, typically at community centers. These programs can prove to be a great source for social interaction.

A good way to obtain additional home schooling information is to ask parents of other home school children. More than likely they can share what activities they do, as well as inform you what type of approach they use; a facilitated self study approach or lecture oriented approach.

This information will help lead you to a better idea of whether or not you are able to handle a teaching job. Contrary to some beliefs, teaching is not an easy task. It takes great dedication and determination to ensure that the children are always excited about learning, moving at a steady pace, and keeping them interested in what is next. If you are interested in home schooling, teaching classes are available through some schools.

There are many resources available online regarding home schooling. Blogs and websites can provide you with relevant home school information. Many of these sites are maintained by parents who home

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school and provide information on what problems may be encountered in home schooling and the solutions they have.

Although teaching can be difficult, many find the end result rewarding. Home schooling can provide parents and children a nice balance and learning environment to exceed in.

As an author at

Chris Miller shares his knowledge about



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