

General tips

Save the Money You Earn:

	Monthly	Yearly
Save 50 cents a day in loose change	\$15	\$180
Drink one less soft drink a day	\$22	\$264
Bring lunch to school	\$40	\$480
Eat out two fewer times a month	\$30	\$360
Buy store brands	\$10	\$120
Use fewer cell phone features	\$10	\$120
Conserve gas (share rides with friends)	\$20	\$240

Pre-school through 2nd grade

- Ask relatives to contribute to a college fund instead of giving toys.
- Start saving early by opening a college savings account or exploring 529 college savings plan options, available in every state.

The Road to Financial Responsibility

Pointers for parents at every stage

3rd - 5th grade

- Take your kids to the bank to gain an understanding of depositing money and making basic transactions.
- Use allowance to teach kids about saving and spending money early on.
- Create a saving jar, spending jar, sharing jar and investing jar to show the different ways that money can be organized and used.

BANK

11th - 12th grade

- Talk to your teen about credit and avoiding identity theft. They should understand the implications of accumulating debt and aim to pay off their monthly balance in full.
- Help your teen learn about scholarships, investments and funding plans now so they're better prepared to make decisions on what college, trade school or university to attend.
- Ask relatives and friends to contribute to a savings fund as a graduation gift.

9th - 10th grade

- When starting a first job, help your child create a savings and spending plan so they learn smart strategies for using their money in the future.
- Research scholarships and other college funding resources now to cover the rising costs.
- There are a lot of expenses when your child goes off to school. Set a goal and start saving together for housing, travel and other costs.

6th - 8th grade

- Help your kids find simple jobs, such as babysitting or car washing, to start earning and saving money.
- Include your children when planning finances that involve them so they can learn how to make sound financial decisions.
- Take your kids to the grocery store. Have them help make decisions about what to buy based on your budget.