



10 WAYS TO RAISE FINANCIALLY RESPONSIBLE KIDS HOLIDAY EDITION

1. **Need vs. want.** Next time your little one says they need a doll, robot dog, video game, etc., explain that this is not a need, but a want. They need air, food, shelter, and love. It's good to learn the difference.
2. **One in, one out.** As a new toy comes in, an old toy goes out. This is a great opportunity to donate to charity and teach your little one how they can help someone in need.
3. **Have a family experience.** Repurpose what you would spend on gifts to go on a family adventure. Go to a waterpark or hit the ski slopes. The point is less emphasis on gifts and more on creating memories together as a family.
4. **DIY gifts.** Love baking, knitting or woodworking? Instead of buying gifts, make some! This is a great way to get kiddos involved in your hobbies. And the recipients will treasure your creations.
5. **Give together.** Have everyone bring money to the table—whether it's a quarter or \$20. Pool the money together and offer a match. It's powerful to see the impact we can make coming together.
6. **Donate together.** Now that you have money collected from #5, choose a charity to support together. After the holidays you can visit the nonprofit or even volunteer.
7. **Invest together.** Is your child's favorite toy from a publically-traded company? If so, help your kiddo buy a share (easy to do online) and track the stock's performance throughout the year.
8. **Watch The Ultimate Gift.** This is a feel-good movie that explores the relationship between wealth and happiness. Learn more at theultimategift.com.
9. **Start a tradition of gratitude.** Set a time every day to express gratitude to one another. For example, every evening at the dinner table share three things from your day that you are grateful for.
10. **Write thank you notes.** Before your kiddo plays with a new toy, have them write a thank you note to the gift giver. If they are too little to write, have them draw a picture that you turn into a thank you note.

Have an idea to add to the list? I'd love to hear it!
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