



Financial Peace Junior Kit

Dave Ramsey

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Financial Peace Junior is designed to help you teach your kids about money. It's packed with tools, resources and step-by-step instructions for parents. What can be intimidating is made ultra-easy. There are ideas for activities and age-appropriate chores, and you'll have all the tools you need to make learning about money a part of your daily life. Your kids will love the exciting games and toys. The lessons of working, giving, saving and spending are brought to life through fun stories in the activity book, and kids will love tracking their progress on the dry-erase boards! Financial Peace Junior doesn't just give you the tools to teach your kids to win with money it shows you how."

Financial Peace Junior Kit Details

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From Reader Review Financial Peace Junior Kit for online ebook

Jeremy says

I read *Junior's Parent Guide*. Each kit is intended to be for one child.

Chapter 1: Why This Is Important

7: many kids have no ambition (drive to win)

Chapter 2: What We Teach (each section has a helpful ages/stages box)

1. Working: commission > allowance; teach kids the connection between working and making money; age-appropriate chores (very helpful); some chores should be unpaid—just part of being in the family; 3–5yos respond well to instant gratification (immediate payment for chores), but transition to a weekly commission as they get older (6+)
2. Spending: this is a skill; parents still control this; 6+ can pay for things at the fair, etc.
3. Saving: this keeps people out of debt
4. Giving: tithing at church; can give items too (clothing, toys)
5. Debt: becoming wealthy by avoiding debt; pay with cash

Chapter 3: What's In This Kit?

Quick-Start Guide (laminated flier)

Parent Guide (this book)

Junior's Activity Book

Chore Chart (dry-erase, with magnetic chore labels)

Junior's Envelope System (give, save, spend)

Smart Kids Launchpad Poster and Stickers: see here for free activities corresponding to stickers

Bonus Materials Website ([here](#))

Chapter 4: Keys to Making This Work

Model These Skills

Be Consistent

Give Rewards and Incentives

Interact

Find Teachable Moments

Activity Book Answer Key

Smart Money Smart Kids: free e-book and a video lesson
