



Consumer Financial
Protection Bureau



School-age children to preteens

Between the ages of 6 and 12, you can help children absorb rules of thumb and day-to-day habits that shape how they earn, save, and shop.

Does your child have a habit of planning, saving, and sticking to goals and priorities?

At this age, money habits and values are money milestones that you can watch for, and help your child reach.

[See more about the skills, habits, and attitudes your child is working on from ages 6 to 12](#)

Money ideas to talk about and try out with your child

- **Earning** Say: You can earn money through an allowance or by doing jobs for the family or others.
- **Saving** Say: You can start a habit of putting money aside for things you want.
- **Planning** Say: You need to make choices about how to spend your money.
- **Shopping** Say: Try shopping around and comparing prices and features before you buy.
- **Borrowing** Say: Taking out a loan means you pay back what you borrow, plus interest.
- **Protecting** Say: You need to keep important personal information private.

Money skills while you read together



Money as You Grow Bookshelf is a reading program that helps you weave money skills into the time you already spend reading to your kids at home, in a way they'll understand. Designed for ages 4 – 10.

- [Explore Money as You Grow Bookshelf](#)