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| **Do Your Kids a Favor and Teach them Some Life Skills****They may be little now, but before you know it they’ll be casting out into the real world. Prepare your children now by teaching them life skills that will always prove valuable.**Certain skills will help your children in just about any situation. They include the ability to solve problems, work creatively with others, and communicate clearly. You can instill these skills by helping children experience the deeper lessons stemming from everyday activities.**Give your children a sense of control.** They may balk at first, but young kids thrive when they know the rules. You can help them learn focus and self-control by organizing your home so that your kids know where to stow their coats, shoes, and personal belongings. Have them clean up their toys before bedtime and offer them a reward for keeping things orderly. Spend time with them in quiet activities like reading a book or working on a puzzle. This will give your children the chance to slow down and focus their attention.**No allowance without chores.** At just about any age, kids can take on chores─ first with your help, and later on their own. By coupling allowances with chores, your children learn from an early age the value of work and the satisfaction of getting something done. Encourage them to save some of their allowance so that they can buy items they would like for themselves. It’s a good way for them to learn about thrift and discipline.**Group activities teach cooperation.** If your kids are athletically minded, most schools and communities offer team sports like soccer and baseball. But some children might prefer other kinds of group activities. Your kids might enjoy singing in a choir, helping in a community garden, or joining a hiking club. The point is to help your children explore the things they find naturally interesting, while exposing them to new activities that can expand their range of interests.**Help your kids gain independence.** Starting around the age of 10, most children are ready to perform skills that require independence and self-reliance. Depending on circumstances, kids at that age might use the washing machine and dryer, prepare meals for themselves and the family, change their own bedding, and use basic hand tools. By the time they’re 14 or so, they might be ready to get their first summer job, handle a bank account, or play in a band. You’ll have done your job well if you children learn the difference between confidence and recklessness.**Saving for college helps kids learn how to plan.** Instilling a love for knowledge and education is a time-proven strategy for encouraging kids to reach their potentials. You can start discussing college well before it’s time to choose a school. Moreover, you can set up a 529 plan and have them contribute some of their allowance every month. Contact me today to schedule a meeting for you and your kids. Together, we can work out the financial plans to fund their college experience.Prior to investing in a 529 Plan investors should consider whether the investor’s or designated beneficiary’s home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state’s qualified tuition program.

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