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Are your kids smart with money? Probably not. Every study on the subject shows that most adults - not to mention children - can't answer even the most basic questions about credit and debt, or saving and investing. Let's not even try to discuss depreciation and amortisation. But we all know the indestructible effects of financial inlet. The average 401 (k) balance is less than \$96,000, according to Fidelity, and nearly 60 percent of working-age Americans don't have retirement savings at all, according to the National Institute on Pension Savings. It's not even the worst of it: The Federal Reserve says 40 percent of Americans don't even have the money to pay an unexpected bill of \$400, and a recent government shutdown showed that 78 percent of workers live paycheck-to-paycheck. There can be no doubt: Americans are not ready for retirement, and 10,000 workers are turning 65 every day, our nation is facing an unprecedented scale of the pension security crisis. If you want your children to avoid this fate, you need to make sure they become financially literate. It just means that we have to teach them money when they're young. As obvious as this idea is, few children get the education they need. Only 17 countries require high school students to learn financial literacy before obtaining a diploma, according to the Economic Education Council, and most employers provide little financial education in the workplace. Less than half of U.S. states require high school personal finance courses. Investopedia, parents, you have a burden. Yes, financial education must start at home – and long before children enter high school. Studies show that children make their first displays at the age of three (choosing a cereal box in grocery stores is the most common initial purchase), while allowances that create opportunities for discretionary costs often start at the age of six. You're already talking to your kids about everything - religion, politics, sex, drugs, you call it. That's all, it's money. It's not that you're afraid of this subject. You'd rather just don't know what to say. That's what we discovered when we interviewed parents recently. Nearly nine in 10 parents of four to eight-year-old children (89 percent) feel it's very important that their children grow up with good financial habits, and almost as many parents (91 percent) agree that they should be the ones who teach their children these habits. But almost half of parents (49 percent) say they don't know how to discuss money in ways they think their children actually understand. As a result, one in four parents never (or almost ever) talk to their children about household finances. Let me help you. Start with The Squirrel Manifesto, the bestselling children's book Jean and I wrote for four in 2018 This sets the stage for having healthy, meaningful conversations with your children, from that to the teens. Your children learn both by observing their behavior and through their experiences. From grants and birthday money to money they'll one day earn childcare or mowing the lawn, set your children on the path to a lifetime of budget responsibility through thoughtful, deliberate money habits. Here are four principles to start teaching your children about financial literacy: 1. Tax a little. Children must be taught from a very early age that they cannot keep everything they earn. Just as the government collects a third of your income from taxes, you must withhold one-third of your child's allowance, birthday money, or childcare income. Call it a tax so they get used to not being able to keep everything they earn by making them adjust their spending and save their plans accordingly. Then, without the child's knowledge, put taxes into a savings or investment account. If your child is willing to buy a car or go to college, hand over the account. They think you're a hero, and they see at first glance the value of delayed rewarding and long-term investment. 2. Spend a little. One of the most obvious advantages of money is the pleasure of spending it. Allow your child to buy something they really want—comic book, toy, candy (purchases always with your approval, of course!)—so they can develop a positive relationship with money based on a healthy way to earn that spend. 3rd Save a little. Not every item a child wants to buy right away because some items just cost more than the child is available to spend. So, if your child wants a video game, bike, smartphone, car or college education, it is for him or her to start every spending goal with a savings plan. By training them to save long-term goals, you can teach the benefits of delayed gratification and arming them with the skills they need to avoid impulse buying. 4. Give me a little. Children should be taught that the opportunities that come with money are also full of duty and responsibility to serve those who are less fortunate. For every dollar your child gets, decide the part that goes to philanthropy. The amount should be consistent, which means that every time a child receives or earns money, that percentage must be important to reflect true sacrifice and service. Let the child decide who gets the money, whether it's a religious institution, a charity, or a friend in need, and in the process he discovers that sometimes the greatest pleasure in spending doesn't come from spending on yourself, but on supporting and caring for others. By teaching your children foundational principles of spending and saving at an early age, you can help them form positive financial habits that will last their entire lives. Most On November 18, 2020 If you're like me and really into self-development, you've probably read many of the thousands of self-help books out there on the market. But like me, you probably find all the data a little overwhelming. That's why I wanted to do the selfless task of taking on the most important, life-transforming story I've taken from these books and abbreviated them to 50 key points. Here are 50 habits of successful people you should learn:1. Believe it, you're going to focus on what's going on around us and refuse to see what might happen. Only if you trust what is possible and dare to dream of big, big things can happen to you.2. See Problems like Wonderful GiftWhen others see only problems and give up, successful people use the problem as a lesson to find improvement for themselves or the task at hand.3. Look for solutions Even if they're on their knees with problems, successful people will still put all their attention to finding solutions.4. Remember, it's all about JourneySuccessful people being aware and methodical in creating their own successes. They don't sit back and do the minimum, hoping that success will find them.5. Feel fear and do it anyway on the road to success, but instead of letting that fear control and limit them, successful people are doing a good job of just forging ahead regardless.6. Always Ask Productive QuestionsIt's All About Asking The Right Questions. Successful people ensure that these are issues that provide information for a more productive, creative, and positive mindset that moves forward.7. People who complain of the best waste of energy, know that a useless and unproductive state is created to see the negative side of things.8. Don't play to blame game liability measures and results are a form of empowerment that can build your success. Although the act of blaming others or outside the circumstances takes its influence away from you. 9. Maximize your strengths Not every successful person is just more talented than the rest, but they use what they know they are good at achieving more successful results.10. Be that winning successful person is busy, productive and proactive. Instead of sitting on overthinking and oversinking a great idea, they just step in that direction, no matter how small.11. Know that Success attracts SuccessPeople who are successful in surrounding themselves and looking for like-minded people. They understand the importance of being part of a team and creating all winning relationships.12. In fact, to choose to be SuccessfulDreaming great is a huge part of being successful, even if your dream seems impossible. Ambition is a mindset that must be a daily conscious choice.13. Visualize, visualize, visualize! You need to see your success in your mind even before then. Successful people explain and receive certainty about what their reality would look like, rather than just the spectators of life.14. Be a one-off originalSuccessful people looking for what works and then create a unique spin on it. Imitate only regurgitates other people's ideas without originality.15. The ideal time to act is now waiting for the right time to act is basically delaying a packed apology. Successful people know that there is never a perfect time, so they can do it right away.16. To keep learning, Keep GrowingContinuous Learning is the key to a successful life. Whether it's academic, being a life student or contested learning, it's all about expanding your knowledge and personal development.17. Always look at the bright side of life Successful people are willing to find positive aspects in all people and circumstances, no matter what.18. Are you having a bad day? Do it anyway! We're all in bad spirits, but that shouldn't be an excuse to stop everything. Creating a bad mood just stops your life. slows down your success.19. Sometimes Risky Business Is Needed Calculated Risks Is A Must Success. It's about weighing the pros and cons while moving forward with that element of confidence. 20. Accept Gechallenge all the time Dealing with problems must be successful. Successful people also face challenges to improve themselves.21. Make your LuckIn mindset a successful person, there is no such thing as happiness or destiny. They take control actively and knowingly to create their best life.22. Ignite Your Initiative While many people are reacting, successful people are proactive - taking action before they have to.23. Be a Master of Your Emotions Being effective in managing emotions is the key to the path to success. That doesn't mean successful people don't feel like we all feel, but they're just not slaves to their emotions.24. Master in communication Consciously working on effective communication skills that brings everyone closer to success.25. Planning your life for strategically successful people's lives is not a clumsy series of unplanned events and results, they methodically work on turning their plans into reality.26. To get exceptional about what you're doingTo get exceptional, you usually have to do things that most don't have. Difficult decisions must be made to succeed, and it is crucial to act on them.27. Choose to live outside your Comfort Zone While many people are delighted with junkies and avoid pain and discomfort at all costs, successful people understand the value and benefits of working through the tough stuff that most would avoid.28. Living according to the basic values, successful people first identify their core values and, importantly, do their best to live a life that reflects these values.29. Realize money is not everythingMoney and success are not interchangeable and the most successful people understand this. Putting money on a pedestal and equating it to success is a dangerous mindset to have. Success is available in many forms.30. Don't get along with AwaySErd people understand the importance of discipline and self-control and as a result they are happy to take the path of less traveled. 31. Self-value not related to success Successful people are safe. They do not receive their self-esteem from what they have, who they know, where they live, or what they look like.32. Kindness breeds of kindness (and success) generosity and kindness are a common feature of long-term successful people. It is important to enjoy the achievement of other objectives.33. More humility, less arrogance Successful people are humble and happy to admit and apologize for mistakes. That's because they're confident in their ability. They will happily learn from others and gladly do good, rather than seek their own personal glory.34. Change Opens New DoorsPeople who are successful are adaptable and embraced by change, while most are creatures of comfort and habit. They are satisfied with the new and the unknown and embraced.35. Success requires a healthy body It's not just how you think it is how you show up for success. Successful people understand the importance of being physically healthy, not for unnecessary reasons, but because being in a tiptop state creates a better personal life for success.36. Laziness simply does not exist Successful people are never considered lazy. Yes, they can relax if they need it, but hard work is their game.37. The endurance bucket of LoadWhen's difficulty strikes, most would throw in the towel, but successful people are just warming up.38. Feedback is just another way to improve How people respond to feedback determines their potential for success. The most successful are constructive criticism and its response to improve it.39. Your vibe attracts your TribeIf people to being hanging out with toxic and negative people, so they have to take a look at themselves. Successful people hang out with others who are positive and supportive.40. Can't control it? Forget ItSuccessful people don't invest time or emotional energy in things they don't control.41. Swim Against tideSuccessful people are not people-pleasers and they don't need constant approval from others in order to move forward. 42. Alone time is valuable timemore self-worth means that it is more convenient for your company. Successful people are happier and see value in wasting time alone.43. Self-Standard is higher than MostEveryone's choice to set high standards for itself. Successful people do this, which in turn gives greater dedication, more momentum, better work ethic and, of course, better results.44. Failure is not rationalized to use age, health, lack of time, bad luck or lack of opportunity to explain your failure, the key to success is to find a way to face these challenges.45. Down Time is an important part of Routine Taking out the switch and taking the time to do things that make them happy is a common feature of a successful person. Take a look here at the Importance of Planning Downtime.46. Careers are not who you are, what you do Successful people know about your career is not their identity. They are multidimensional and do not define themselves by their work.47. Not only interested in Make Resistance Although most people look for the easiest way or shortcut, successful people are more interested in the most effective way. They are looking for a course of action that delivers the best results in the long run.48. Follow ThroughMany to spend their lives starting things they never stop, but successful people can work. Even when the excitement and novelty are worn out, they still follow through and finish.49. Invest in all your dimensions We are not just physical and psychological creatures, but emotional and spiritual creatures as well. Successful people work consciously at all levels of health and productivity.50. Put your money in, if your mouth is to get success, it's important to practice what you preach. Successful people don't talk about theory, they live in reality. So there's this, a summary of what I've learned from self-help books. But of course, you have to start taking action so you get closer to success too. Bonus: 5 Bad Habits QuitMore About SuccessFeatured photo credit: Juan Jose via unsplash.com unsplash.com

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