

The Literacy Dividend

Why teaching your kids about money now could be one of the most important decisions you make.



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Introduction

Children begin forming money habits as early as age 6, yet most kids will not receive any formal financial education until high school, if ever. For families who want to raise confident, generous, and wise children, the lack of early financial literacy instruction leaves a crucial gap.

This whitepaper explores the lasting benefits of teaching kids how to manage money early and outlines the consequences of waiting too long.



A \$1,506 Problem

The Cost of Financial Illiteracy

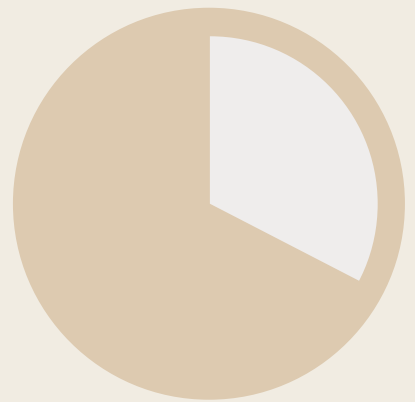
According to the National Financial Educators Council, the average American lost \$1,506 in 2023 due to lack of personal finance knowledge. Over a lifetime, small poor decisions snowball into significant financial losses.



Only **23%** of students in the U.S. are required to take a standalone personal finance course in high school.



76% of teens say they want to learn about money, but only **23%** of parents feel confident teaching it.

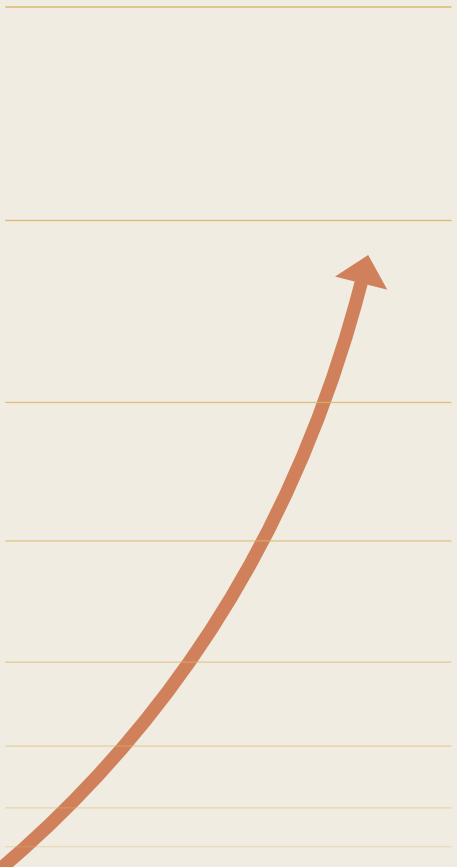


1 in 3 adults in the U.S. cannot answer basic questions about interest, inflation, or risk.

What If That Money Was Invested?

Let's take the \$1,506 lost each year to financial illiteracy and project that across 40 years. That adds up to over **\$60,000** in missed opportunity alone. But what if that same amount was invested annually, starting at age 18, earning an average return of 8% per year in a diversified stock portfolio?

Over 40 years, those annual investments could grow to more than \$250,000 thanks to the power of compound interest.



Year	Annual Contribution	Total Invested	Investment Value
10	\$1,506	\$15,060	\$22,788
20	\$1,506	\$30,120	\$55,179
30	\$1,506	\$45,180	\$117,665
40	\$1,506	\$60,240	\$259,884

This isn't just theoretical, it shows how basic financial knowledge can transform a child's future. Teaching kids how to avoid common money mistakes, stay out of high-interest debt, and start investing early can create a tangible difference in long-term wealth, freedom, and life options.

Account for smarter decisions across other financial domains like career, homeownership, debt, and giving, and it's easy to see how the total lifetime impact of financial literacy can exceed \$500,000.

The Solution

Start Early, Reap Long-Term Benefits

Early financial education creates powerful ripple effects in a child's life. Kids who are taught about money between ages 6 to 12:

Are more likely to avoid debt traps in adulthood

Make values-based choices rather than pressure-driven decisions

Gain confidence in earning, budgeting, and giving

Develop delayed gratification and stronger decision-making skills

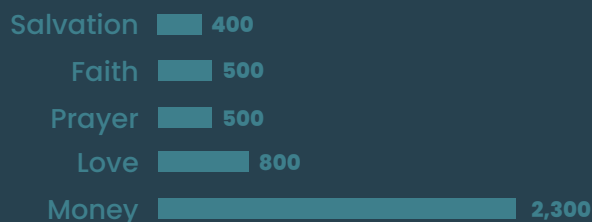
Parents who engage in money conversations with their children also benefit. They report improved communication, fewer arguments about spending, and greater peace of mind.

Biblical Foundations for Financial Wisdom

Money is mentioned in the Bible more than 2,300 times. Teaching kids to handle money wisely is not just practical, it's spiritual.

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty." Proverbs 21:5

When we disciple children in how to earn, save, give, and steward, we equip them to live purposefully, not just profitably.



Approximate mentions in the Bible

"Train up a child in the way he should go; and when he is old he will not depart from it." Proverbs 22:6

Take Action!

Don't wait for high school or hope your child figures it out.

Equip them now.

Money Explorers is a faith-based financial literacy curriculum created to help kids and their families understand what money is, how to earn it, and how to steward it wisely. Whether you are a parent, grandparent, or educator, you have the opportunity to plant seeds that will grow into financial confidence, wisdom, and generosity.



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