



The Family Office at Synovus

Engaging the Rising Gen Meaningful Wealth Conversations & Experiences

As our children grow, they're constantly learning – both in and out of the classroom. For families of wealth, these moments of growth offer powerful opportunities to introduce lessons that go beyond academics: lessons in values, generosity, stewardship, and the true meaning of wealth.

At The Family Office at Synovus, we believe that wealth education isn't a one-time conversation, it's a lifelong journey that begins early and evolves with age and experience. Whether your children or grandchildren are starting preschool or stepping into the responsibilities of early adulthood, there are meaningful, age-appropriate ways to begin or deepen these conversations.

The Most Powerful Legacy Isn't the Wealth We Leave... But the Wisdom We Pass On

Consider using life's natural milestones – back-to-school, new jobs, new responsibilities – as prompts to spark or continue conversations about your family's values, history, and vision for the future. Below, we offer developmentally tailored questions and experiences designed to help families of wealth nurture confidence, character, and curiosity across generations.

Age-by-Age Framework for Wealth Education & Experiences

Pre-Preschool (Ages 2–5)

Building an Emotional Foundation

Cultivate empathy, gratitude, and basic understanding of sharing and community

OPTIONS TO EXPLORE

- “What are you thankful for today?”
- “How can we help someone today?”
- “Who could we share with?”

EXPERIENCES TO CONSIDER

- Participate in simple giving activities (e.g., putting food in donation bins)
- Read picture books about kindness, fairness, and inclusion
- Use play money or games to begin basic concepts of exchange and sharing

Early Elementary (Ages 6–9)

Understanding Value and Generosity

Introduce basic financial concepts and the idea of generosity and family values

OPTIONS TO EXPLORE

- “What do you think money is for?”
- “How do we decide what's worth spending money on?”
- “What makes our family special?”

EXPERIENCES TO CONSIDER

- Introduce allowance with save/spend/give jars
- Help choose a charity to support with family
- Share family stories of generosity or hard work
- Visit a family business or foundation site if applicable

Middle School (Ages 10–13)

Developing Awareness and Ownership

Expand financial literacy and encourage early responsibility and decision making

OPTIONS TO EXPLORE

- “What do you think it means to be responsible with money?”
- “Why do you think our family gives back?”
- “What do you think our family believes in?”
- Write a “letter to future family” or vision statement.

EXPERIENCES TO CONSIDER

- Simulate real-life spending decisions (budget for a trip or project)
- Attend a family meeting with simplified roles
- Volunteer together and debrief the impact
- Let them shadow or ask questions about family business or philanthropy

High School (Ages 14–18)

Building Competency and Values-Based Decision Making

Prepare for financial independence and introduce concepts of legacy, identity, and stewardship

OPTIONS TO EXPLORE

- “What kind of impact do you want to have on the world?”
- “What does wealth mean to you?”
- “What do you think are the responsibilities and/or expectations of being part of our family?”

EXPERIENCES TO CONSIDER

- Manage a summer job/internship with autonomy
- Participate in a junior board or youth philanthropy program
- Attend a workshop or retreat focused on values and legacy
- Learn basics of investing, taxes, and budgeting

College (Ages 18–22)

Identity, Purpose, and Preparation

Deepen financial education and family understanding; explore identity within the family system

OPTIONS TO EXPLORE

- “How do you see yourself contributing to the family legacy?”
- “What are your financial goals in the next few years?”
- “Where do your personal interests align with family priorities?”

EXPERIENCES TO CONSIDER

- Intern/Observe at the family office, foundation, or business
- Co-create a personal or family project (e.g., scholarship fund, trip journal)
- Meet with financial advisors for real education (investing, estate basics)
- Write a “letter to future family” or vision statement

Early Career (Ages 22–30)

Leadership, Ownership, and Next Gen Integration

Foster autonomy, leadership mindset, and understanding of structures (governance, trusts, etc.)

OPTIONS TO EXPLORE

- “What are your thoughts on leadership and responsibility?”
- “What does it mean to be a good steward of family wealth?”
- “How do you want to be involved in the family enterprise going forward?”

EXPERIENCES TO CONSIDER

- Join a family governance committee or attend family council meetings
- Participate in estate planning discussions at an age-appropriate level
- Co-create or lead a giving initiative with cousins or siblings
- Explore personal purpose alongside family mission

How We Can Help

The Family Office at Synovus is here to help as your family continues its journey of growth and learning. We offer a range of curated resources, guides, and facilitated experiences – from age-specific conversation starters and recommended reading lists to multi-generational retreats and workshops – to support you in preparing your rising generations.

By weaving conversations about wealth, values, and legacy into everyday moments, you’re doing more than educating - you’re empowering future generations to lead with purpose.

To explore how The Family Office at Synovus can support your family’s wealth education journey, contact your Family Office Advisor or Jennifer Pratt, Director of Strategic Services at JenniferPratt@Synovus.com.

Source: “Raising Financially Fit Children: 51 Fun Activities for Your Family to Try This Year,” [SuccessfulGenerations.com](https://www.successfulgenerations.com).

Disclosures

This report has been prepared from sources and data believed to be reliable but not guaranteed to or by Synovus Trust Company, N.A. (STC). Opinions expressed are subject to change without notice. Synovus Trust Company, N.A. has prepared and presented this report for the sole usage of its clients as information and is neither an offer to sell nor a solicitation of an offer to buy any security.

Trust services for Synovus are provided by Synovus Trust Company, N.A. The Family Office at Synovus is a division of Synovus Trust Company, N.A. Investment products and services **are not FDIC insured, are not deposits of or obligations of Synovus Bank, are not guaranteed by Synovus Bank, and involve investment risk, including possible loss of principal invested.** Synovus Trust Company, N.A., its affiliates and its officers, directors and employees may from time to time acquire, hold, or sell securities, funds or asset classes that may be referenced herein.