

Investment Education for Every Age

Building Skills and Stewardship

For many of us, our earliest lessons about money didn't come from conversations, but from watching, wondering, and figuring things out on our own. Investment education, however, doesn't start with stock charts or market jargon, it begins with everyday choices, honest dialogue, and real opportunities to practice managing money long before adulthood.

That idea sits at the heart of Ron Lieber's *The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money*. Lieber challenges a common concern among families, especially those with wealth, that talking about money will spoil children. His conclusion is simple and reassuring: kids aren't spoiled by money, but by silence, secrecy, and a lack of responsibility.

When families talk openly about money and invite children into age-appropriate decision-making, financial education becomes less about numbers and more about values. At its core, meaningful investment education isn't about raising expert investors early, it's about building capable stewards over time.

Lieber frames money as a powerful teaching tool, one that can shape skills far beyond financial literacy. Used intentionally, money helps children develop patience through delayed gratification, generosity through giving, judgment through trade-offs, and independence through ownership and decision-making.

Learning Through Practice at Every Stage

Investment education is most effective when it's learned through practice—building skills, confidence, and judgment in age appropriate ways that evolve alongside life experience.



Age 5-10

Foundational Money Concepts

Children ages 5-10 can start learning about money through age-appropriate decision-making activities. One idea is organizing candy or money into three groups: one to enjoy now (spend), another to enjoy later (save), and a final group to share with others (give). Another activity idea is pointing to pictures in books, catalogs, or magazines that show a need (food or clothing) versus a want (fancy cars or lavish vacations).



Age 11-14

Early Investment Awareness & Stewardship

Conversations about investment education can progress to brief introductions to asset classes (stocks, bonds, and real estate) and the importance of practicing patience, restraint, and humility when discussing money. It is important to introduce the idea of stewardship to young teenagers, and one activity to help teach this is to plan and stick to a budget for a family vacation, or a fun family night in town (bowling or movie night).



At this age, teenagers should begin making decisions about money. One activity is creating a weekly budget for income earned from a summer job throughout the school year. Allow teenagers to use summer earnings to pay for meals with friends, gas for the car, and save for future investing. This will illustrate how much easier it is to spend money than make money, and contextualize why investing is a powerful tool, if used prudently, to prepare financially for the future. Finding intriguing books to read or podcasts about investing is recommended at this age.



Introducing them to family and personal investments is highly recommended at this age. Young adults should be encouraged to attend meetings, view investment reports, and ask questions to build their investment knowledge. Open them an appropriately sized investment account with a trusted advisor so they can research a specific company or stock. This is a great way for young adults to start learning important concepts like portfolio construction, diversification of investments, and the fundamentals of successful businesses.



Beyond staying informed through advisors, podcasts, and market news, this stage is about learning through participation—engaging in real decisions, practicing governance, and refining judgment as financial and family responsibilities grow. Research on behavioral biases is encouraged to help individuals recognize how emotions, life pressures, and market volatility can influence decisions and to reinforce disciplined, long term thinking.



At this stage, the focus comes full circle—shifting from personal investment education to intentionally guiding and preparing the next generation. Building family legacy, governing investments effectively, and serving as a mentor are central priorities. Equally important is creating space for younger family members to learn. Through active participation and mentorship, this stage reinforces stewardship, continuity, and confident, values aligned decision making.

The True Goal of Investment Education

The goal of investment education is not to create market experts or wealthy heirs, but capable stewards who understand choice, responsibility, and opportunity. When families start early and let experience lead the way, money becomes a tool for building judgment, values, and leadership across generations.

Source: *The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money*, Ron Lieber.

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