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# Common Cents

musings from Marietta

## Influencing Your Child's Financial Behavior

In today's complex financial landscape, instilling strong financial values and behaviors in children is more crucial than ever. The process begins with open, age-appropriate conversations about money, which lay the groundwork for their financial literacy. Therefore, it's essential to exhibit responsible financial habits, such as budgeting, saving, and thoughtful spending, to create a positive and lasting impact.

Here are some tips to consider when trying to teach your children financial literacy:

- **Start early:** Have open, age-appropriate money conversations to lay a foundation for financial literacy. Be a role model by exhibiting responsible financial habits.
- **Hands-on learning:** Give your child a small allowance and teach them to

budget by dividing it into saving, spending, and giving. Involve them in family financial decisions to provide real-world experience.

- Teach concepts: Use teachable moments to explain saving, earning interest, and debt. Utilize books, games, and apps for engaging financial education.
- Encourage patience: Teach the value of delayed gratification by setting savings goals. Foster regular saving habits to prioritize long-term financial security.

By nurturing these values, you can help equip your children with the skills and attitudes necessary to navigate the financial challenges of adulthood with confidence and competence.

Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

If you haven't heard from your investment advisor and have any questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure.

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# Centsational News

wisdom from the watercooler



The Boyer family took an amazing once in a lifetime trip this summer to Greece and Turkey.

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# Centsible Articles

no-nonsense financial news



## The Economic Impact of an Aging World

During the week of June 10, 2024, French markets were rocked by a government bond sell-off after a strong showing by the far-right National Rally party in the European Union election.

With polls suggesting the National Rally party may win a plurality of seats in the upcoming French parliamentary election, investors feared a promised social spending program — including a reduction of the minimum retirement age from 64 to 60 — would further strain the already struggling French economy.

By contrast, when France raised the retirement age from 62 to 64 in 2023, aiming to strengthen the economy, workers took to the streets in protest.

[Read Full Article](#)

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## Birthday Benefits Quiz

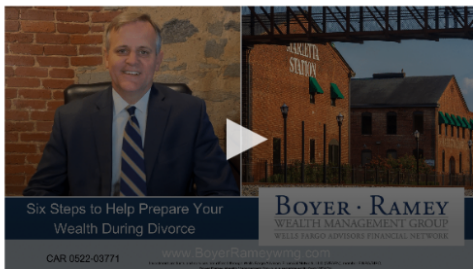
Remember when you turned 16 and rushed to get your driver's license? Or earned the right to vote at 18 and enjoyed the privileges and responsibilities of adulthood at 21? There aren't many legal changes associated with birthdays after that until you turn 50, and then there are plenty.

[Read Full Article](#)

# Common Cents Cinema

your channel for finance

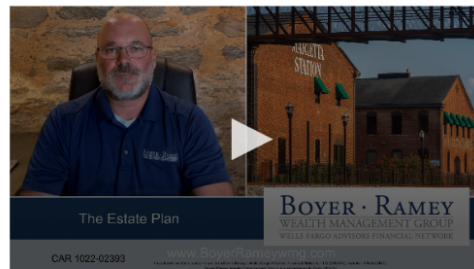
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