



Parents work hard to secure their children’s academic success, hoping it will lead to prestigious universities and rewarding careers. Yet one essential life skill is often overlooked — **learning how to manage money**.

Financial literacy is not instinctive. It is a skill that should be introduced early and strengthened over time. Children who understand money develop confidence, responsibility, and healthier financial habits as adults.

Start with the 3-Jar Method:

A simple system can build powerful habits:

- **50%** for spending
- **40%** for saving or investing
- **10%** for charity

This approach teaches budgeting, delayed gratification, saving discipline, and social responsibility — all through everyday practice.

As children grow, parents can introduce saving goals and basic investing concepts. Over time, they begin to understand the power of **compounding**, where small, consistent savings grow into meaningful future wealth.

Why Start Early?

- ✓ Builds responsible spending habits
- ✓ Encourages saving and patience
- ✓ Strengthens decision-making skills
- ✓ Supports long-term financial wellbeing

Research shows that money habits begin forming in early childhood, and early financial education improves saving behavior and financial confidence.

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