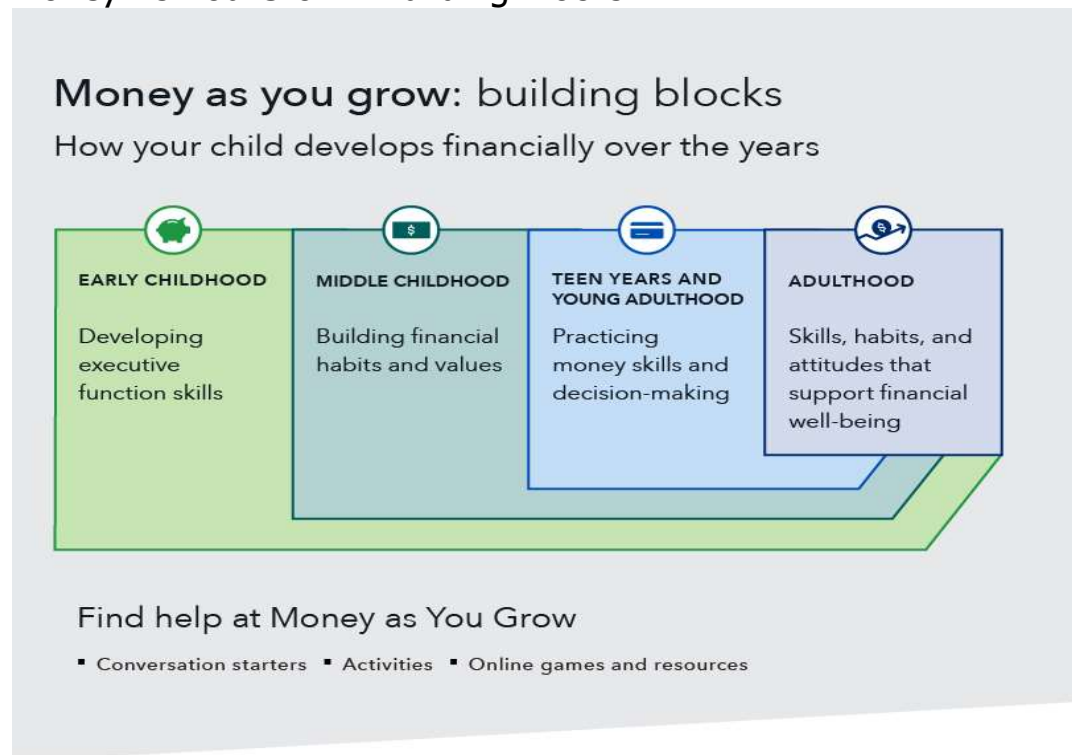


## Money As You Grow: Building Blocks



Learn more at [consumerfinance.gov/MoneyAsYouGrow](https://consumerfinance.gov/MoneyAsYouGrow)

**CFPB** - The Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

### **Developing executive function**

Basic skills and attitudes form early and lay the foundation for later financial well-being. When children are ages 3 to 5, help them learn to stay focused, make plans, follow directions, complete tasks, and solve problems.

### **Building money habits and values**

Kids in middle childhood begin to absorb and interact with the financial world around them. When children are ages 6 to 12, help them with rules of thumb and day-to-day habits that shape how they earn, save, and shop.

### **Practicing money skills and decision-making**

Making their own financial decisions starts to set teens and young adults apart. When children are ages 13 to 21, you can give them chances to make money choices, experience natural consequences, and reflect on their decisions.