Growing leaders from your staff. Good managers delegate, great managers foster leaders. The more you encourage people to take on responsibility, the stronger your team will be and the more they, and you, can achieve. How do you recognize leaders among your staff to find the best candidates for leadership? Read tips on what to look for in meetings and interactions with your staff.

The importance of working with realtors. One of the first questions potential home buyers ask their Realtor is, “How are the schools?” So, making sure your local realtors are familiar with the good things happening in your schools should be a priority for every district. Here are tips for developing a relationship with realtors in your community.

Print is not dead — or why a printed newsletter is a useful tool School staff should understand and commit to using printed materials strategically as part of their community engagement efforts. Although print may seem old-fashioned or expensive, it can help extend your engagement efforts and cement your credibility.

Share information to help parents with school lunch options A nutritious school lunch is important for school success. Do your parents know their options for providing healthy school meals and avoiding the hazards associated with foods that trigger allergies? Reach out to parents to share food rules and meal planning ideas.

Who are you talking to? Tailoring your writing style for your audience What works for one audience may or may not work for another. Knowing your audience will determine how you approach your writing. As a professional communicator, your audience, not your personal preferences, should determine your writing approach.

INSIGHTS FOR PARENTS: Personal Finance Personal finance is an important practical skill. While we may argue about the merits of algebra as an essential skill, most people agree that students should master skills to manage money. Statistics show that the average person lacks those skills. Help parents start their child’s financial education at an early age.
Encouraging and finding new leaders should be at the top of any good manager’s priority list. While some administrators see emerging leadership in their staff as a potential threat to their own management, there’s almost no downside to encouraging involvement and increased responsibilities. Good managers delegate, great managers foster leaders. The more you encourage people to take on responsibility, the stronger your team will be and the more they, and you, can achieve.

Recognizing potential

Among your staff, how do you determine the best candidates for leadership? In meetings and interactions with your staff, look for the following:

**Staff who state their goals.** A staff member who states what they want to achieve and is taking action is an ideal candidate for leadership. A teacher or staff member expressing initiative is a good sign. Giving them a leadership position could help them further their goals and hone their focus, as well as letting them know their goals are valued.

**They have a lot of questions.** Staff who ask good questions are attempting to clarify situations and workplace functioning. They care about understanding. Questions can be an expression of concern. This way of expressing interest can sometimes be grating, but when they have a leadership position, they may be more likely to see solutions to their queries.

**New hires.** Fostering leadership among new staff facilitates a sense of belonging to the team. When they understand that leadership is expected of them, this aligns with your overall goals and can fast track them to be a valuable member of your staff.

**A complainer.** Staff members who express problems or bring up issues are great recruits for leadership. Thank them for recognizing areas that need improvement and enlist them to lead a plan toward a solution. For example, a teacher who expresses concerns about a lack of art supplies might enjoy leading a drive to bring more supplies to your school.

**How do I encourage leadership?**
Show exemplary leadership. Be a great leader. Children aren’t the only ones who learn by example. Clear communication and mutual respect are the foundation of healthy work environments. Working on your own leadership skills will make you a valuable resource and support to the people you want to foster for leadership. You need to exhibit qualities and traits you hope to see in your staff. You can’t expect others to be on time if you’re always running late. You must lead by example.
Reduce consequences. There’s no growth without risk and your staff needs to know it’s okay to make mistakes. No one should have a fear of failure. Not everything is going to work, not every goal will be achieved. But if the cost of failure appears too high, your leaders may feel it’s not worth trying. Failure can be another chance at improvement. When your team knows they’ll be supported even if they fail, they will feel more secure. They need to know their effort is valued, even if the result misses its mark.

Move them out of their comfort zone. The best leaders and teachers watch their staff or students exceed their expectations of themselves. Giving staff assignments or challenges to solve outside their comfort zone encourages new approaches to problem-solving and builds confidence as they learn to think in new ways. Each challenging project is another opportunity for them to develop their own leadership style.

Promote growth and success. When you recognize a person’s strengths, use them! Start them out with achievable goals to foster success. Then move on to more challenging tasks or projects. Improved skills should lead to increased responsibility. Encouraging self-improvement and providing opportunities for it is vital for cultivating leadership.

Transparency and clarity. At some point, each of us has had questions about situations at work. Letting your team know as much as you can about what problems are present, and what work is needed is key information. Being transparent with your staff exhibits trust. When everyone has the same information, communication is improved and staff have a better appreciation for each other’s goals. Part of clarity is making sure each person understands what is expected of them and each other. When they can see the big picture and their role in it, and everyone understands the goals of your organization, they may step up to lead with solutions.

Provide training. A person may be ready for the responsibilities of leadership but lack the skills. Whether you’re training leaders or not, every workplace could benefit from workshops in problem-solving, conflict resolution, communication skills, planning and coalition building. Some employers fear that by offering workshops or further training and development, they might be educating their employees to leave for someone else’s business. But as the joke goes, what if you don’t offer those things and they stay?

Goals. Goals. Goal! Your desire to elevate your staff’s commitment and responsibilities shouldn’t be a secret. Letting them know that you value their opinions, respect their potential, and believe in their capacity to be good leaders can be a huge morale boost, in addition to being good practice. Leaders learn by watching other leaders, and you have the opportunity to show them that you expect them to be equal owners in their own leadership training.

Fostering leadership in your organization takes time and planning. The benefits of having your staff know you are invested in their growth and potential is a major morale booster. When you’re interested in sharing responsibilities and positive outcomes with your employees, when you’re encouraging and fostering growth, you will find that greater success and a happier, higher functioning work environment is an inevitable bonus.

Contribute by Jack Sanderson, a Los Angeles-based freelance writer and project facilitator.
THE IMPORTANCE OF WORKING WITH REALTORS

One of the first questions potential home buyers ask their realtor is, “How are the schools?”

So, making sure your local realtors are familiar with the good things happening in your schools should be a priority for every district.

It’s worth your time to cultivate good relationships with local realtors and not just trust that they have the same high opinion of your schools as you do. They need to be knowledgeable about the district as a whole and about the individual schools and how they differ.

Typically, realtors are eager for information about schools because it is such an important issue with potential buyers. Those with young children want to know which school might be the best match for their child. Those with older children want to know about the athletic teams, performing arts and other opportunities.

Connecting with local realtors
At a minimum, districts should give brochures and marketing materials about their schools to realtors, the local Chamber of Commerce and others — and those should be updated every year or two. To make an even bigger impact, invite your realtors to an open house or other special event each year to personally update them about your schools. Check with a realtor or two to determine a good day for this.

Prepare a short program — perhaps a short video or PowerPoint presentation — highlighting the district. Leave plenty of time for questions and answers. If you have recently added new schools or done significant remodeling and updating, consider taking the realtors on a short bus tour so they can see the improvements firsthand. Pack a box lunch to make it more fun.

Share your highlights
Be sure to highlight the special qualities that make your district unique. Some communities are known for supporting education and for passing construction bonds to keep their schools modern and effective. In some communities, schools are defined by the support that parents and businesses give to help make schools better for children. Perhaps they donate backpacks and school supplies for needy students. Or at Christmas, they may adopt students and their families and provide gifts and food baskets. Those are the kinds of things that families appreciate and can tip the balance in deciding which school to attend.

Other districts are notable for special programs: a construction class where students build a high-quality house every year, a welding program where students are guaranteed a job afterwards, an immersion program where all students in the school speak fluently in two languages, etc.

While families are always interested in test scores and how schools compare with those in other districts, help your realtors understand all the other components that can be just as important in identifying a good school.
**Give them enough materials to share**

Be sure to send the Realtors home with printed materials that they can share with families who are shopping for homes. Brochures about your district and schools are ideal, but even a one-page fact sheet would work.

In preparing for your presentation to Realtors, make sure you have answers to questions such as these:

If it's an elementary school:
1. Is there an active Parent Club? How many parents participate? What kinds of activities do they sponsor? How do they spend the money that they raise?
2. Is there a before-school and after-school childcare program?
3. Are there after-school activities, such as violin lessons or Mad Science or soccer?
4. Does every classroom have computers or iPads available for student use?
5. Is there an active volunteer program in the school? Are volunteers welcome in the classrooms?

If it's a middle school:
- What electives are offered?
- Are athletic teams offered through the school?
- Are there after-school clubs and activities?
- What is the ratio of computers to students?
- Is there a dress code?

If it's a high school:
- How many electives are offered and what are they?
- Is there an online program where students can take some or all their classes online?
- Are there opportunities for students to earn college credits while taking their high school classes?
- Are there opportunities for students to participate in the arts — vocal music, band, orchestra and drama?
- Does the school offer career-technical programs, such as woods, welding, horticulture, drafting, auto shop, etc.?
- Is there a college center where students can get information about different colleges and scholarships and how to apply for them?
- What percentage of students go on to college or technical school after graduation?
- Is there a strong sports program?

The more information you can give to a Realtor, the more they can help you in communicating about your schools — not only with prospective homebuyers but with other contacts in the community.

Keep an open-door policy with your Realtors year-round so they feel free to contact you or stop by your schools when they have a question or need information. By giving your Realtors a variety of information with a full picture of your schools, they will be better equipped to answer questions from families and able to counter any misinformation with facts and figures.

*Contributed by Connie Potter, communications consultant*
OR WHY A PRINTED NEWSLETTER IS A USEFUL TOOL

If you ask if print is dead, the Google search responses are a resounding NO. At least in a business context. And schools are part of the education business in your community. Therefore, printed materials are a medium school staff should understand and commit to using as part of their community engagement efforts.

There are many arguments against printing. The cost is high, the use of paper is wasteful, the process is slow and the old-school tool can make you seem out-of-touch and behind the times. And combined with mailing costs and delivery timelines, the notion of direct mail to your parents, business, communities, etc., seems positively old fashioned and even ridiculous. Why would you mail something that you could email, post, text or Tweet?

It’s about reach
There are some compelling reasons for reaching people through their mailboxes. One of the main reasons to budget for mailings is it gives you another way to reach your community. In most communities, an average of only 20-25 percent of voters have a direct connection to schools. Printed materials may help you reach more of your non-parents, an important tax-paying audience.

Mailing a newsletter can help spread or reinforce your messages by adding another platform for your messages. A regular mail plan can also support your communication efforts during a bond or levy election campaign. Many states do not allow substantially different or greater communications about election issues during a campaign. If you have a print plan that typically includes direct mail, you can usually justify using it during your campaign.

It’s about relationships
An article in The Business Journals offers three reasons to rethink the death of print:

1. Print establishes an emotional connection: “Custom-designed printed materials captivate the eyes and hearts of an audience.” Holding paper in your hands can attract attention and leave an impression.
2. Print triggers a response: “Customized formats with individualized messaging increase engagement and response among consumers.” According to the United States Postal Service, 81% of direct mail recipients read or scan the printed material daily, and direct marketers estimate that 65% of consumers have made a purchase as a result of receiving printed materials.
3. Print informs: Print is informational, reliable and can be saved and referred to.

Businesses love print
Schools may benefit from taking business advice about direct marketing. In addition to the tips from The Business Journals, Forbes expands the list of benefits to include credibility, branding, targeted marketing, greater engagement and fewer print ads to compete with for the reader’s attention. http://bit.ly/2KpWfkR

An argument for printing
Your mailer may not be read longer than the time it takes to travel from the mailbox to the recycling bin, but people are likely to remember that you made an effort to communicate with them, which can improve your credibility and trustworthiness. And the minority of readers who read newsletters from start to finish will have something new to discuss with their families and friends.

Unless the content is date-specific, your newsletter can have a shelf life as a source of information about your school district for several weeks or months. Be sure to display copies in your district and school offices and deliver copies to local community groups with kiosks for local information. Your chamber of commerce may be interested in copies for its lobby. You can also leave copies with local realtors who may want to share news about schools with clients.

Although social media is a great tool for reaching people, it isn’t comprehensive and it does omit members of your audience who are not regular users or are not engaged with your district. Direct mail can help you get to people who are not a social media audience, do not visit your web page and are not paying attention to schools.

A printed piece can also reinforce messages you post digitally. Messages must be repeated before they resonate. The recommended number of repetition ranges from seven to 20 times in multiple different ways.

Newsletter tips
An effective print newsletter should contain your primary messages, your positive stories and upcoming events that are open to the public. It should have contact information and a professional design. Also, consider adding a QR code to marry your printed news with your digital content.

Try not to think of it as extra work. Ideally, it is a repetition of messages you have already developed. It can simply be a new format for the same messages you use on other platforms.

For greatest impact, follow these design and content tips:

Publish regularly. Keeping on schedule helps your credibility. It is common to underestimate production time for a newsletter. Be sure to account for enough time to write, design and edit your publication.

Repeat your messages. Don’t be afraid to use material you used elsewhere. The same content, adjusted for different outlets can and should be repeated. Use it in your newsletter, on the Web and in social media. Repetition will help your messages stick and will make your newsletter project less burdensome.

Use descriptive headlines. Effective headlines are complete sentences with verbs.
Mix up the size of your headlines. Vary headline length to increase reader interest. Use larger headlines for higher priority articles.

Write a strong lead. Start with the important information that helps readers understand the point of the article. If they know what the story is about, they may be more likely to continue reading.

Vary column width for a more interesting layout. There is nothing wrong with the standard three-column design; however, varying the layout will make your publication more interesting.

Use photos. Photos draw readers in and make the content more memorable. They have been shown to dramatically increase readership – in print or on social media. Omitting photos is a sure way to lower readership of your publication. http://companynewsletters.com/mistakes.htm

A note about sustainability
A valid concern for printed materials is sustainability. Arguments in support of periodically printing materials point out that paper is the most recycled material and is a renewable resource. “Paper often comes from managed forests or farms, which replant about four million trees every day (four times more than they harvest.).” http://bit.ly/2KeQ1p6

Contributed by Marcia Latta, communications consultant

SHARE INFORMATION TO HELP PARENTS WITH SCHOOL LUNCH OPTIONS

Good nutrition is such an important part of school success. Hungry kids don’t achieve as well as well-fed students. And kids with allergies are at a real risk of suffering dangerous food-related allergic reactions.

Schools can help parents follow the rules for school meals by including nutrition information in back-to-school materials. Include all school guidelines to help parents ensure that their children have appropriate lunch options that meet their needs and avoid allergy triggers for their peers.

Do they know how important lunch is?

Most parents understand that school lunch is essential. The required brainpower for learning needs to be refueled with a healthy lunch — and it should start out fueled with a healthy breakfast.
“Nutrition can affect learning through three channels: physical development (e.g., sight), cognition (e.g., concentration, memory), and behavior (e.g., hyperactivity),” wrote a team of nutrition researchers from Berkeley. https://nyti.ms/2YwB1uH

A reminder about the connection between lunch and learning is helpful at the start of the year and periodically as the year progresses.

**Reaching out to parents with tips**

Include this information in back-to-school materials, and use your school newsletter, website or social media to provide tips for parents.

If you have a regular school meal column in your parent materials, topics could include:

**Food education:** Talking to kids about food to help them understand nutrition and learn about safe food habits.

**Understanding allergies:** “Researchers estimate that up to 15 million Americans have food allergies, including 5.9 million children under age 18. That’s 1 in 13 children, or roughly two in every classroom. About 30 percent of children with food allergies are allergic to more than one food.” http://bit.ly/2ODtaHP

Talk to kids about being sensitive and careful around others who have potentially life-threatening allergies. Parents can help their children understand the health risks that children with allergies or food-related health issues face. Food education may prevent accidental exposure to food allergens by classmates.

Also, make sure that kids know what to do if they witness an allergic reaction. Explain how important it is to alert an adult at the first sign of an allergic reaction.

**Reading food labels:** Understanding nutrition can be tricky. Teach them to read labels and recognize unhealthy foods and ingredients.

**Washing hands before and after eating:** All kids should do this and most kids should be reminded frequently. This is important in preventing germ-related illnesses, but it also helps prevent exposure to allergens, such as peanut oil from a peanut butter sandwich.

**Preventing bullying:** Parents must encourage their children to report any bullying or harassment by other students. Bullying is not acceptable for any student. For students with food sensitivities, it adds additional anxiety about food and creates a hostile climate at school.

Be sure parents understand the rules

In addition to sharing school rules about allergy-related food precautions, schools should take care to inform parents about school lunch policies.

6. Are there additional items that are not allowed at school?
7. Do they understand how to pay for school-provided lunches?
8. Do they qualify for free- or reduced meals for their children?
9. What is the policy to help their children avoid free-lunch stigmas or embarrassments?
10. Do they know that children cannot heat food items up at school?
11. Are they aware of how much time is allotted for lunch?
Give them some meal ideas
Packing a healthy school lunch is not easy — even for those who do not have children with special dietary needs. The following lunchtime suggestions from a nutritionist are nutritional, meal suggestions for any age level and most picky eaters.

Build the meal with a focus on fruits and veggies. Consider wrapping sandwiches in lettuce, or using lettuce and celery to scoop chicken salads.

The following examples cover a lot of nutritional bases:
• Chicken with BBQ sauce, rice with frozen mixed veggies; a plum and orange.
• Roll up spinach, guacamole, and sliced red bell peppers in lunch meat; serve with carrots and fruit salad.
• Make a gluten-free pasta salad with cucumber, tomatoes, pepperoni, Italian dressing and GF pasta; serve with berries.
• Pack a corn taco shell with leftover hamburger or chicken; throw in some watermelon and celery
• Wrap up your tuna in lettuce; enjoy with a peach or plum
• Pickles work well rolled into lunch meat as well; serve with grapes and cherry tomatoes

The following tips can help parents manage smoother lunch preparations:
• Pre-make sandwiches for the whole week.
• Make baked goods in large batches.
• Specify a crate, box or bucket in the pantry with easy-to-grab designated lunch items.
• Pack leftovers for lunch the next day.
• Buy in bulk.
• Talk to your child about what he is eating and what he throws away.

For more tips on allergy-free food options, see this printable list from the website Allergy Awesomeness.com: https://allergyawesomeness.com/food-allergy-school-lunch-ideas.

Contributed by Shannon Priem, APR, former communications director for Oregon School Boards Association; health writer for Salem Health
WHO ARE YOU TALKING TO?

Tailoring your writing style for your audience

I am writing this for you. You are my audience.

The preceding statements seem obvious. But here’s another one: I am writing this for my editors.

In other words, this essay is like much of the writing you presumably do. It has two audiences — a primary one and a secondary one.

Assessing those audiences is essential to effective writing. My goal in this essay is to explain why and to provide ideas for defining your audience and determining your writing style.

Your second audience comes first
Let’s start with the secondary audience, which is whoever edits and/or reviews your work before publication. By “publication,” I’m referring to the moment when your work is sent to your main audience, whether it’s hitting “Send” on an email, posting to social media, uploading to a website, printing or utilizing any other format.

Although I refer to editors as your secondary audience, they are an audience for whom you absolutely should prepare. Doing so will save time, energy and stress.

You need to observe and learn the preferences and idiosyncrasies of your editor(s). If your supervisor — or whoever edits your work — still believes the outdated notions that there should be two spaces between sentences, that it’s grammatically wrong to end a sentence with a preposition, or that one should never use contractions, then it behooves you to follow those rules without complaint. Those are minor irritations that need not disrupt your writing style and that are not worth fighting.

If your editor constantly makes substantive changes in both the content and the style, that is another matter.

And if you don’t have an editor, I encourage you to at least find an obliging colleague who will proofread your work carefully and alert you to glitches, errors in logic and holes.

Writing for your main audience
What works for one audience may or may not work for another. Like many writers, I often have a specific person — real or imagined — in mind to represent my target audience. Identifying or creating that representation is a good way to get a handle on the characteristics of a particular audience.
Knowing your audience will determine how you approach your writing. Your goal is to put yourself in the audience’s shoes and to write from that perspective.

As a professional communicator, your audience, not your personal preferences, should determine your writing approach. Your journal at home is where you can write any way you want.

If it is an audience with a short attention span, your writing must be tight and concise — able to be read and absorbed within a couple of minutes. In fact, your headline should be so on-target and your first paragraph so short as to grab and keep the audience’s attention in a few seconds. One such approach is a quick-hit list of bulleted items.

News releases should be written in a tight, concise form — this is what you, the audience, need to know. So should some social media posts and, depending on your supervisors’ preferences, memos to them.

Storytelling is the most powerful form of communication. If your audience has time for a story, you can take more of a feature approach. That sometimes is appropriate for a newsletter or a website. Remember, a longer piece does not mean it should move slower. Prune your writing of tangents and unnecessary verbiage.

Your tone may be informal. But please, please don’t try to be cutesy in your writing; it rarely works, even though you think it’s delightful.

Your tone should match your audience’s expectations. If the issue is deadly serious, or if you are writing to the school board or a government agency, your tone should be formal as an indication of respect.

If your audience is fellow staff members, you want to strive for a middle tone. Being either overly formal or overly relaxed can be off-putting.

If your audience is children, you should be informal but not hokey. Unless you’re a middle school student — or an accomplished author of youth literature — don’t try to write like a middle school student.

Who is the audience?
Many new businesses fail. Why? Because they lack a realistic business plan, including an accurate understanding of their target audience and how to reach that audience.

Every piece of writing should have its own plan, an answer to this overriding question: What do I want to accomplish with this communication, who is my target audience, and how do I make it relevant to this audience?

Here are a few more questions to help you prepare:

- What is my key message?
- Whom should I keep in mind in addition to my main target audience?
- What are the audience’s values, interests and concerns? How do I incorporate these in presenting my key message?
- What writing structure would my audience be most receptive to?
- How knowledgeable is my audience on this topic? What is the right level of explanation to provide, and how will I do that?
• Can information be told better through an alternative format, such as a graphic, photograph or video?
• What questions will my audience have?
• Have I answered those questions?

Does your voice matter?
Based on your audience, your tone and your style may vary.

My writing voice tends to be one of short, subject-verb-object sentences and short paragraphs, regardless of the subject matter. I usually strive to be conversational but not unduly familiar. In an opinion piece, depending on the audience, I can be forceful.

Know yourself as a writer. I do a lot of rewriting. Even in personal emails, my first drafts often are too complicated, poking into tangents that I care about but that are neither necessary nor helpful to my main points.

One of my first bosses said I was not a natural writer. He was right. Over time, I developed a style that works for me. Until then, I unfortunately forced readers to endure some regretful periods of experimentation, including one during which I was teasingly known by colleagues as the “Master of Metaphor.” It took a while to learn that good writing, including vivid writing, is plain writing. Flowery language is off-putting, unless you are someone who loves the past centuries’ great works of literature that hardly anyone reads today.

If you are concerned about developing your own style, relax. It will happen. However, here are tips to help you accelerate the process:

• Keep track of writers whom you enjoy and admire. On your own time, practice writing in that style. Unlike athletes and musicians, we writers spend little time simply practicing our craft. Practice is what creates improvement.
• Take something you have written and practice writing it in other styles.
• Go back a month later and read several of your pieces. What works and what doesn’t work in your writing? What can you learn from them? Would anyone read these pieces if they didn’t have to?
• Do freewriting regularly. Write by hand without worrying about whether the spelling or punctuation or grammar is correct. Later, take note of your voice in that writing.
• Write down several adjectives that describe you. Together, they can give clues to the writing style to which you aspire.
• Recognize how you’re feeling when you write. Are you alert and relaxed, or tired and stressed? The latter can infect your writing, creating a style of drudgery.
• Read, read, read. Write, write, write.

Most important, find the style that works for you and your audience(s).

Write on.

Contributed by Dick Hughes, communications consultant. Contact him at TheHughesisms@Gmail.com.
Insights for Parents: Learning about Finance

Financial literacy is the possession of skills that allows people to make smart decisions with their money.

And don’t be misled by the word literacy. Although understanding statistics and facts about money is great, no one has truly grasped financial literacy until they can regularly do the right things with money that lead to the right financial outcomes.

When you have this skill set, you’re able to understand the major financial issues most people face emergencies, debts, investments and beyond.”—Dave Ramsay

Personal finance is an important practical skill that every person must know. While we may argue about the merits of algebra as an essential skill, most people agree that students should master skills to manage money. Statistics show that the average person lacks those skills. According to personal finance expert Dave Ramsay, “if you used the number of people who don’t live paycheck to paycheck as an estimate of financial literacy, only about 20% of people would qualify.”

Consider these additional statistics:
1. Nearly four out of every five U.S. workers live paycheck to paycheck.
2. Over a quarter never save any money from month to month.
3. Almost 75% are in some form of debt, and most assume they always will be.
4. Only 39% of Americans would be able to cover a $1,000 emergency, and about 40% of Americans wouldn’t be able to cover a $400 emergency.

Schools should teach personal finance, but parents play an essential role in their kids’ attitude about money as early teachers and primary role models.

Resources for personal finance lessons
The statistics above show that even parents need refreshers on money education. Where to start? Comprehensive personal finance knowledge includes budgeting, insurance, wills, loans, credit, taxes, interest rates, debt management, retirement planning, and more. It can seem overwhelming.

Fortunately, there are resources to help parents weed through the vast field of these topics to find the essentials for getting started.

Tips from Warren Buffett
Warren Buffett said he made his billions by applying lessons he learned throughout his childhood. He said the biggest mistake parents make when teaching their kids about money is starting too late. “Sometimes parents wait until their kids are in their teens before they start talking about managing money — when they could be starting when their kids are in preschool,” he said.

Buffett’s web series teaches many lessons about money, including the following key lessons to reinforce them.

1. **How to be a flexible thinker:** Encourage your kids not to give up just because something doesn’t work the first time. Help them build skills to think creatively, which is useful throughout life and for future financial challenges.

2. **How to start saving money:** To help your kids learn to manage money, they must understand the difference between wants and needs.
   
   **Activity ideas:** Help them separate their money into two jars — one for saving and one for spending. Talk to them about planning for how they plan to use their funds, and help them understand the difference between wants and needs.

3. **How to differentiate between price and value:** Help kids understand how to tell what is and what isn’t worth paying for.
   
   **Activity ideas:** Make a shopping list and check flyers, newspapers and websites with your kids for items on the list that may be on sale. Compare those prices and see which store offers the best deal for a specific product.

   Help your kids choose and evaluation a magazine ad. Ask them what is being sold. What message is the ad trying to get across? What catches their attention in the ad? How does the ad make them feel? How is it trying to persuade them to buy the product?

4. **How to make good decisions:** Teach them to make smart decisions by thinking about the future outcome of decisions they make now.
   
   **Activity ideas:** First, model good decision-making and talk to your kids about your decision-making process. Discuss how a decision can impact other choices (i.e., if we buy this TV, we won’t have money to fix the car.) Get your kids in the habit of making good decisions about how to save money and thinking about the opportunity costs of purchasing something they want but do not need. For every purchase they make, they will no longer have that money for other purposes. Also, discuss the amount of time each item costs. How long would they have to work to earn the item, and is it worth it?