

A 6-STEP PLAN FOR TEACHING  
YOUR TEENS FINANCIAL RESPONSIBILITY

# THE SINK OR SWIM MONEY PROGRAM



- Give your kids **control** of the money
- Create a realistic monthly **budget** together
- Let them make **mistakes** because they will
- Help them **learn** to anticipate, plan, and be responsible with money
- Enjoy a new level of trust and **shared experience**

DR. JOHN E. WHITCOMB

# Sinnk Or Swim Money Program A 6 Step Plan For Teaching Your Teens Financial Responsibility

**Michael Seilmaier**



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