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

Robert R. Redfield

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