

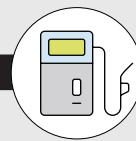
Roadmap for a Strong Financial Future

Putting your teen on the road to good money habits isn't a one-time conversation. Just as you drive with them for hours before they hit the open road alone, talking about money takes practice. Check out these tips for starting your teen's financial engine:



Check your signals

What kind of money habits does your teen see in YOU? Is money tight in your house, and a source of stress? Do you talk about making financial decisions like buying or leasing a car, or paying for home repairs or family vacations in front of your child? Is money abundant, and your teen expects that they can have what they want most of the time?



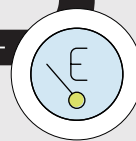
Gas up

When your teen spends money, where does it come from? Do they have a job or earn income? Do they receive an allowance? Do friends/family give cash or gift cards for special occasions?



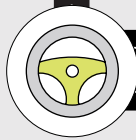
Fender bender

Let's be honest: even the best money managers among us still make mistakes sometimes. Can you think of an example of a time when you regretted a financial choice? Share that with your teen—no one is perfect!



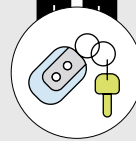
Running on E

If your teen works, what happens when they are paid? Do they save it up, or tend to spend it as it comes in? Do you control their bank accounts, or does your teen get to manage it themselves?



Life is a highway

Nearly half (45%) of teens in the Fidelity Investments *2022 Teens and Money Study* said they think they'll be "in it for the long haul" if/when they start investing. Talk to your teen about long-term investing and the possibility for money to grow over time, compared to short-term investing. Discuss how different goals might mean choosing different types of investments, and of course keep in mind that you'll owe more for short-term gains in a taxable investment account.



Hand over the keys

Once your teen is ready to take the next step, the [Fidelity Youth Account](#) helps them learn to save, spend, and invest in an account customized for teens 13 to 17 years old.

Important Information

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

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