THE BROKER'S TABLE

Teach Kids Money in Under 10 Minutes

Five tiny lessons that stick for life

ESTHER JACKSON-STOWELL

From Esther Jackson-Stowell and The Broker's Table. Educational only, not financial advice.

You do not need a curriculum or an allowance spreadsheet to raise money-smart kids. You need small, repeated, real moments. Here are five, each under two minutes, each teachable at the kitchen table or in the car this week.

Lesson 1: Money is a tool, not a feeling (2 minutes)

Next time your child wants something, do not say "we can't afford that." Say "let's decide if that is where we want our tool to go." Money is not shame and not magic. It is a tool the family points on purpose. That reframe alone changes a child's whole relationship with money.

Lesson 2: Give, save, spend, in that order (2 minutes)

Three jars. When money comes in, it splits: give first, save second, spend with joy. Do it with a single dollar. The order teaches priorities better than any lecture. Say the phrase every single time until it is theirs.

Lesson 3: Wait one night (1 minute)

Teach the wish list. When your child "needs" something now, write it down and look at it tomorrow. Half the wants disappear by morning. You are installing the single most valuable money skill an adult can have: the pause.

Lesson 4: Work makes money (2 minutes)

Let a child do one small real job and earn one real dollar, then hold it. The lesson lands in the body, not just the ear: money is connected to work and value, not to whining. Let them feel the pride of earned money once, and it sticks.

Lesson 5: We tell the truth about money (1 minute)

Let your kids see you make one calm, honest money decision out loud. "This is over our plan this week, so we are waiting." No drama, no shame. Children copy what they see modeled far more than what they are told.

The secret most parents miss

You are already teaching your children about money every day, whether you mean to or not. They are watching how you react to a bill, a want, a mistake. The only question is whether you teach on purpose or by accident. Ten minutes of on-purpose beats ten years of accidental.

Your next step

When you are ready to go from moments to a real system, **The Esther Effect: Building Wealth on Purpose** is the full course: the frameworks, the family scripts, and the real estate and credit strategy that turn these small lessons into generational wealth.

Learn more at thebrokerstable.com.

The Broker's Table provides educational content only. Nothing here is financial, legal, or tax advice.