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# MY Learning LEDGER

A FAMILY  
GUIDE TO MASTERING  
MONEY!

## IT'S NEVER TOO EARLY

As a parent, you want to ensure every penny saved for your child gets put to good use. But where to start? It's all too common for basic financial literacy and responsibility to be left out of school curriculum. Teaching this crucial, lifelong skill is a family job - a job that many of us don't feel ready to tackle. Without a solid foundation and healthy relationship with money, our children are at real risk of the negative impacts of mismanaged money.

## MY LEARNING LEDGER IS HERE TO HELP

**My Learning Ledger is a kid-friendly workbook that's redefining the way children learn to manage their money.** This Ledger, when used with a family allowance system, teaches your child banking terms, money management and real-life math skills in a fun and engaging way!

## HOW TO ESTABLISH A FAMILY ALLOWANCE SYSTEM

STEP  
1

**Instill the importance of wise money management** and a trusty allowance system in your child before their fifth birthday. You're starting them on the path to success!

STEP  
2

**Use My Learning Ledger to help guide these tough and sometimes boring conversations.** Kids love the journaling system and fun kid-friendly design!

STEP  
3

**Stay on top of your family's allowance system and house rules.** A mutual agreement on your child's allowance helps them stay focused!

MADE IN  
AMERICA

## BEHIND THE LEDGER

Founder Stephanie Johnson understood the value of a dollar before she even learned how to write. Her parents set her up with a ledger early on to keep track of her \$1 a week allowance, a tool that helped her develop accountability and good money habits that she's carried with her ever since. My Learning Ledger is the result of a thoughtful combination of Stephanie's own successes and collaboration with teachers and parents, created especially for kids with a mix of structure and fun.

[www.mylearningledger.com](http://www.mylearningledger.com)

ORDER  
MY  
Learning  
LEDGER  
TODAY!

26%

of 13-21 year olds that say their parents taught them how to manage money.  
JumpStart Coalition for Financial Literacy

25

the fastest growing age group of bankruptcy filers.

Senate Committee on Banking, Housing and Urban Affairs

70%

of U.S. teens say that they don't understand money management basics  
Global Summit on Financial Literacy

1/2

of parents do not talk to their children about finances.

T. Rowe Price