

KL BROWN
& ASSOCIATES

RAYMOND JAMES®

Decisions for a Lifetime

Smart Financial Choices, from Seed to Shade



K L Brown & Associates, Ltd. 2015

Smart financial decisions throughout a lifetime begin with building a foundation and continually reinforcing positive behaviors at every stage of life.

We hope you enjoy sharing these links with your kids and grandchildren as simple and entertaining tools to get them thinking and learning about the financial world around them.

Opinions expressed in the attached videos are those of the publisher and are not necessarily those of Raymond James. All opinions are as of this date and are subject to change without notice. Links are being provided for information purposes only. Raymond James is not affiliated with and does not endorse, authorize or sponsor any of the listed websites or their respective sponsors. Raymond James is not responsible for the content of any website or the collection or use of information regarding any website's users and/or members.



Preschool

Middle School

College

Family Planning

Elementary School

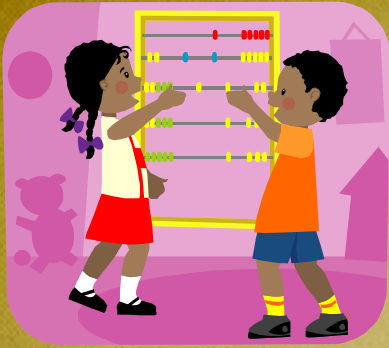
High School

Career Building

Beyond...



PRESCHOOL

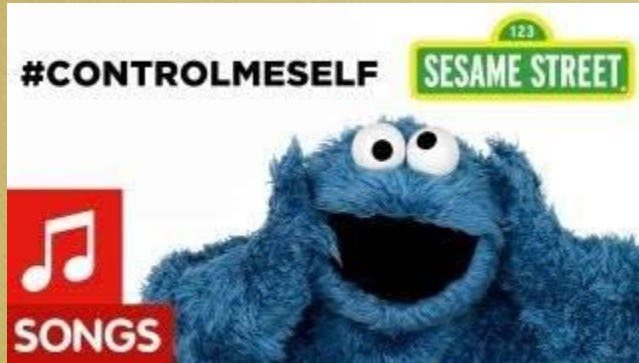


Learn to add and subtract

Get a library card



You may have to wait to buy something you want.



(Click image to watch the YouTube video. Opens in a new window.)

Manage your allowance



(Click image to watch the YouTube video.)

Earn money

- Take out the garbage
- Wash cars or bikes
- Water plants outside
- Make and sell crafts
- Can you think of other ways to earn money?

ELEMENTARY SCHOOL

Ask your parents to open a youth savings account



Go shopping with your mom or dad to learn about budgeting, prioritizing, comparison shopping, and label reading.



Set a savings goal to buy that big thing you've been wanting!



Start your own business:

- Babysit
- Tutor younger kids/siblings
- Make and sell crafts
- Open a lemonade stand



MIDDLE SCHOOL

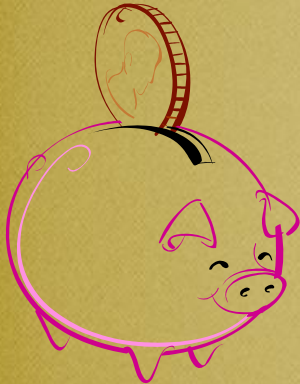
Learn how to write a check & open a checking account.



Practice job interview skills



Start saving!



Understand the commercial world you live in by being alert to, and thinking critically about advertising. Let the Bureau of Consumer Protection and Federal Trade Commission teach you about advertising with their Admongo game:

<http://www.admongo.gov/>

HIGH SCHOOL

Gain understanding about credit and how to manage it, avoiding the temptations of impulsive spending and the traps laid forth by credit card companies. Staying out of debt while maintaining a good credit history is essential.



It can seem a daunting task preparing for college, but starting the process early, doing your homework, and asking a lot of questions can smooth the process and make your transition to college a lot easier. Having your finances in order will help you enjoy this time more too!

COLLEGE



A key to many financial doors in adulthood is your credit score. Learning how to manage it now will help keep obstacles out of your path down the road.

- Start imagining life after school:
- What type of work do you want to pursue?
 - Should you apply for an internship now to gain experience?
 - Where do you want to live?
 - What do you want your life to look like 1 year after graduation? 5 years after?

Credit Card **VS** Debit Card

SPEND LESS Than You Earn

How Do I **BUDGET**

BUY Or **LEASE** A Car

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CAREER BUILDING



Lifelong Financial Strategies: The Starting Out Years

1. Fight the urge to splurge
2. Understand the new rules
3. Do the car math
4. Keep (credit) score
5. Commit to good credit card habits

Enroll as soon as possible in retirement plans from your employer, if offered. If they offer a matching contribution, do everything you can to meet the conditions to receive it so you maximize your savings.

A screenshot of a Facebook post. The post is from Ken Brown, shared 5 minutes ago near Bloomington, MN. The post title is "Benefit of Saving Early". The text of the post reads: "Individuals should make saving for retirement a priority by saving early, saving often and investing more of what they save. By starting to save at later ages, individuals miss out on the benefits of compounding, and could end up with a smaller retirement account result." Below the text are options to "Like", "Comment", and "Share". The post is set against a background of a tree made of colorful squares. The video player interface shows a progress bar at 0:03 / 1:30 and a search bar at the top.

FAMILY PLANNING

Start your child's college savings fund



Buy your first home



Purchase life insurance and draft a living will, should the unthinkable occur.



FOR BROADER ECONOMIC PERSPECTIVE...



RETIREMENT
EDU

WAR FOR YOUR WALLET
EDU

Economic Reality
EDU

PERSONAL SAVING IN AMERICA IS AT A FOUR YEAR **LOW**

FINANCIAL
EDU
ASSET ALLOCATION



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KL BROWN
& ASSOCIATES

RAYMOND JAMES®

5600 W. 83rd Street
8200 Tower, Suite 560
Bloomington, MN 55437

Tel: 952.903.2305
ken.l.brown@raymondjames.com

www.klbrownandassociates.com

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