## **JOHN LANZA**

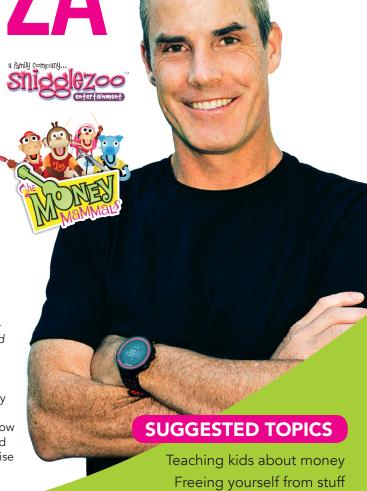
## **BIOGRAPHY**

John Lanza is on a mission to help families raise money-smart, money-empowered kids so that they can live happier, more fulfilled lives. To that end, he has written The Art Of Allowance along with three other children's picture books. John is also the creator and Chief Mammal of The Money Mammals, an award-winning DVD and youth savings account program all built around the core mantra "We'll Share & Save & Spend Smart Too!"

John's mission began with a simple question "How can we raise our kids to be money-smart?" He and his wife quickly realized that financial literacy was vital for not only their own six-month-old but all families, and The Money Mammals, a pioneering program to get kids excited about becoming money-smart, was born.

Then the Great Recession hit. It further underscored the need for financial literacy learning for all Americans and it provided the backdrop for John to begin testing out the basic tenets of what would become The Art of Allowance: A Short, Practical Guide to Raising Money-Smart, Money-Empowered Kids with his children, now fifteen and twelve. With so many families falling prey to the dangers of our consumer-oriented society, John found that his message was resonating, especially the importance of teaching kids the impermanence of stuff, the items we own. Because children are targeted by

> messages to spend at such a young age, it's now clear that parents should start early in order to raise money-smart, moneyempowered kids.



Common allowance facts and myths

Establishing a framework for money smarts



- 1. What are the building blocks to learning about money?
- 2. What are some of the myths about giving an allowance? Is it a handout? Should it be tied to chores? How much money should a parent give?
- 3. What is the best age to start teaching kids about money?
- 4. How can I teach my kids to view money as a tool rather than a goal?
- 5. How early do children start learning about being consumers?
- 6. How can I teach my children to distinguish between needs and wants?
- 7. What are the biggest mistakes that people make when it comes to teaching kids about money?
- 8. What can I do if I've waited to start until my child is a tween or teen?
- 9. What are some of the other things that kids can do with money besides spend it?

