

four quarter\$

I have a dollar. Teach me. Show me. Watch me.

I. Welcome & Thanks

This is our first newsletter from four quarter\$ and it comes wishing you all the best for the holiday season and a very Happy New Year!

Thanks to everyone who helped make the November launch of four quarter\$ such a success! What a great turnout. We were thrilled The Wealth Builder Kit for Young Adults was so well received.

Sales continue to be going strong and we look forward to presenting "Getting Started" in January. We are offering this workshop free of charge to both parent and son or daughter, with the purchase of The Wealth Builder Kit.

The four quarter\$ Wealth Builder Kit is specifically designed to promote and teach financial literacy and effective money and document management skills.

To learn more about The Wealth Builder Kit and our upcoming workshops, visit us on the web at www.fourquartersfinance.com.

II. Ending & Beginnings

As 2008 draws to a close and a new year begins, it is a time of reflection and renewal. While it seems few could have predicted the global challenges brought on by the credit crisis of 2008, many, now predict this coming year will bring even more financial challenges to all - family households, communities and countries alike.

With any crisis also comes opportunity. We have learned much from the lessons of 2008. For parents, it illustrates how important it is for our children to learn the fundamentals of money management and become financially literate.

"Money doesn't give you security and power, understanding money gives you security and power." Barbara Stanny

Are we equipping our children with the tools and knowledge essential to their financial wellbeing and success? How do we as parents ensure that our children acquire these powerful life skills?

As an education consulting company, four quarter\$ is dedicated to supporting families and assisting young people in becoming financially literate and empowered as they move on in their lives.

If you are a parent, grandparent, or friend of a young person who is taking steps towards independence and you want to know how to help them learn how to manage their money, spend wisely, save, invest and avoid bad debt - four quarter\$ is for you.

If you are an individual who wants to improve your money management skills, build a strong financial future, set goals and achieve your dreams - four quarter\$ is for you.

Welcome to the community of four quarter\$.

III. Getting Started

Take the \$teps to helping your children become financially literate

1. Begin with a conversation. Or better yet a series of conversations. Encourage them to talk about their hopes and dreams; how they plan to achieve them and what the costs will be. This is the first step in financial goal setting.

2. Explore what they already know and what they want to know about handling their money. This step acknowledges them, by affirming what they have learned and identifies the gaps - the areas they want and need to know more about.
3. Write it down. Encourage them to write down two specific things they want to learn in dealing with their money. Ask them, how having that knowledge would help them?
4. If this a transition year... perhaps 2009 will be a major life transition time - senior high school - graduation - world travel - continuing education - leaving home for the first time. This is great opportunity for you to learn what their expectations and challenges are and how they plan to move forward. It is also a great time for them to write down their goals and the specific steps they plan to take.
5. Offer to work along side them as they build confidence by learning and practicing how to...
 - Manage their money/cash flow/banking
 - Pay themselves first
 - Distinguish between needs versus wants
 - Save for short term and long term goals
 - Budget
 - Track where their money goes
 - Handle debt - know the difference between good and bad debt
 - Organize their paperwork and important documents - a system to keep track
 - Understand financial documents and terms - interest, taxes, earned income, dividends
 - Protect their identity
 - Build wealth
6. Give them the tools and the time. By giving them the tools to work with, time to learn, steps to follow and hands on experience they will acquire good money management habits and financial knowledge.
7. Empower them to take responsibility for their own financial future. They will thank you for helping them to achieve one of the main cornerstones of independence and self sufficiency.

*Quote: "A year from now you may wish you had started today."
Karen Lamb*

*Testimonial: "At sometime or other, we have all equipped our children with a basic hammer and screwdriver tool kit...just in case anything happens "out there". Here is a basic financial/life organizer kit that will give them the money tools they need to take control of their finances. This guide is clear, concise, and completely ready to use...given a few hours young people will know how to budget, save and grow their money...such important tools that will support them through a lifetime. I highly recommend this straightforward guide."
Ann, teacher & mother of 2 young adults*

IV. Upcoming Workshops

The first "Getting Started" Workshop will be held January 22nd, 2009

Check out www.fourquartersfinance.com for our other upcoming workshops. To sign up or learn more call 604-535-2918 or please email info@fourquartersfinance.com

Know anyone who would be interested in learning about The Wealth Builder Kit and our programs? Please feel free to pass this newsletter on. Help support financial literacy.



Wishing you the joys of the season and a Happy New Year!

Ruth Kewin & Dorthe Davison
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Co-founders, four quarter\$