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## Raising Financially Literate Teens

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**Today's teenagers are the richest, most networked generation in history** and, as every parent knows, they love to spend money. Their spending is a way to assert their independence, to socialize and to establish their identity behaviours that are embraced and encouraged by advertisers of everything from MP3 players to designer jeans.

Teens are burning through about \$100 a week on average, and **modern teens also have something mom and dad never had: credit cards** to make online purchases with. As they spend, it raises difficult questions for parents who know their children will one day have to face financial reality and pay their own way in the world.

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