

## Kids and Money

**Hanna:** So, next week I have to do a debate in my finance class.

**Diego:** Oh, really, what is your debate about?

**Hanna:** Our debate topic is about whether we should teach finance to kids, so things like investment and the stock market. Things like tax.

**Diego:** OK, and what do you think about the topic?

**Hanna:** I think it is really important that kids learn about things like this, particularly in our society these days, where literally everything revolves around money. I mean, even when you're fourteen or fifteen, you go out and get a job and you have to start doing things like paying tax, and I mean, you're gonna have savings, and you can invest that if you wanted to and turn that into more money, so even when you're really young I think it is important to know this kind of information.

**Diego:** But don't you think that there's a lot of consequences when you're burdening kids from ... what was it - middle school, high school with financial responsibilities? I mean kids are kids after all. Shouldn't they be playing around ... going to the park instead of worrying about the stock market crashing in Europe or in the states?

**Hanna:** Well, they don't have to worry about the stock market crashing, but I think it is good if just they know a little bit of information about it.

**Diego:** But if they have all the information every time there's a drop in GE stocks, they're going to flip out and you know, they won't be able to sleep and you're giving kids too much to worry about in an age they shouldn't be worrying about these things. It is after all they're parents' responsibility to worry about these things, and eventually it's going to be their turn but I think it's just giving them something before they have to worry about it.

**Hanna:** So you think junior high school's too early to start to start teaching kids about this kind of stuff?

**Diego:** I think so. Yeah. Especially when you're making it because they have to take responsibility of their own money considering the fact that they don't even have an income.

**Hanna:** What if they do have an income?

**Diego:** Well, they're income would be like five dollars an hour, so I don't think they'll be investing anything of that

**Hanna:** Well, you never know.

**Diego:** Maybe.

**(02:16)**