



Hi, I'm  
Walter!



Teaching essential  
skills for a  
successful future!

**Knowledge Makes Cents:**

Where we're raising generations of money-savvy children in a fun filled environment.

Your kids will learn the value of a dollar and where it comes from. As we continue to build on these values we instill a greater understanding of how they can invest in their future and why they would want to.



**Contact us**

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Raising financially  
savvy children, together



“An investment in  
knowledge always  
pays the best interest.”

- Benjamin Franklin

Financial Literacy Academy for Kids

**Learning that makes cents:**  
Money skills are life skills.

## WHY KMCENTS?

Financial know-how, navigating the world of saving and smart investing are skills that should be nurtured from a young age. The value of a dollar is often lost in the material “wants” that surround us in our modern world, and financial wellness and gratitude are fading into the past.

At KMCents, kids gain financial knowledge and skills through fun games, activities and role playing; parents learn how to provide the right tools and hands-on money experience at home.

We work **together** to raise generations of financially savvy children.



## KIDS' PROGRAMS

**Children's programs start as early as kindergarten building the framework to:**

- understand where money comes from
- become a savvy saver
- understand needs vs. wants
- give back to our community

**We then continue all the way through middle and high schools to teach:**

- pay yourself first
- budgeting
- building assets
- entrepreneurship
- how to prepare for “leaving the nest” and handle their own personal finances

and many more important lessons to aim for financial wellness and freedom.

**Kids, come and experience  
Walter's FUNtastic Bank!**

*Our kids' programs are offered after school, on weekends, and in summer camps.*



## PARENTS' PROGRAMS

KMCents isn't just for kids, we believe that your children's financial learnings don't stop in class but continue in the home.

Parents, you are not just a “Mom” or a “Dad”, you're also a **Chief Financial Parent!**

Come join us for pointers on:

- how to best fulfill your Chief Financial Parent role
- allowance do's and don'ts
- how to guide your kids down a successful financial path

KMCents also offers a fantastic “Not Too Late” workshop to better understand your own finances such as the impact of government tax breaks, retirement planning, and saving for your children's education.