

## COIN TALKS: PREPPING FINANCIALLY WISE LEADERS

by:  
**JAYSON D. CASTILLO**  
*Limay National High School*

Youngsters spending their allowances may speak a lot on how they are to shape the future's economic spheres. From being an all-out kid who spends everything for nothing to developing a child to be a smart consumer, good financial management remains a thing that different societal institutions must teach the students especially at school and at home. Solman (2011) as cited by News Hour (2023) made it clear that among the most important roles the youth must assume in the future is to become financially independent individuals which would mean that they will be conscious money managers as well.

Letting maturity do the task for making a youngster learn good financial management will be as ineffective as giving the youth the resources and at the same time expecting them to spend it wisely without telling them to. Gilles (2023) pointed out the ways that students might be able to learn on how to be good financial resources managers in comparison to what the majority is being into nowadays, becoming all-out spenders and impulsive buyers.

While advertisements play a major role in the consumption behavior of the youth, the role of educators are to let them understand what one really is for and how beneficial will it be. Most of the advertisements being posted online are basically clickbait's (shows less of what is expected of them) and are a product of bandwagon wherein whatever trends become the center of everyone's attention. Students must be taught on which of which is necessary and is beneficial in a long-term nature. The goal is to not let them purchase a product because of the endorser or of the brand. Aside from quality, the level of necessity must be considered primarily as well.

On the other hand, teachers must portray the usual role that we have to exhibit---being role-models. Right. How do we influence the students to spend wisely if we tend to be overly consuming as well? For them to take after ourselves, we must stick to the concept of being NEAT buyers: always keeping a Note for comparison of prices, asking to be Educated, standing Absolute against illegal activities such as hoarding and unnecessary trend bandwagons, and being Tactical in looking beyond just the design of a product. Becoming a NEAT consumer will make your learners think more than a couple of times before purchasing anything. Being an educator should influence the learners to question the relevance and necessity of their choices.

Resources could be overwhelming in the eyes of the youth today. Yes, it is...but such will just remain sustainable if the latter were able to learn proper spending of all the resources they have today. Sooner or later, the world will be led by economists who will complete their degrees in the contemporary times. It is high time we influence them to be smart so we could be complacent that the leaders of tomorrow may endure financial crisis management and still develop feasible strategies in addressing concerns on resources.

### *References:*

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