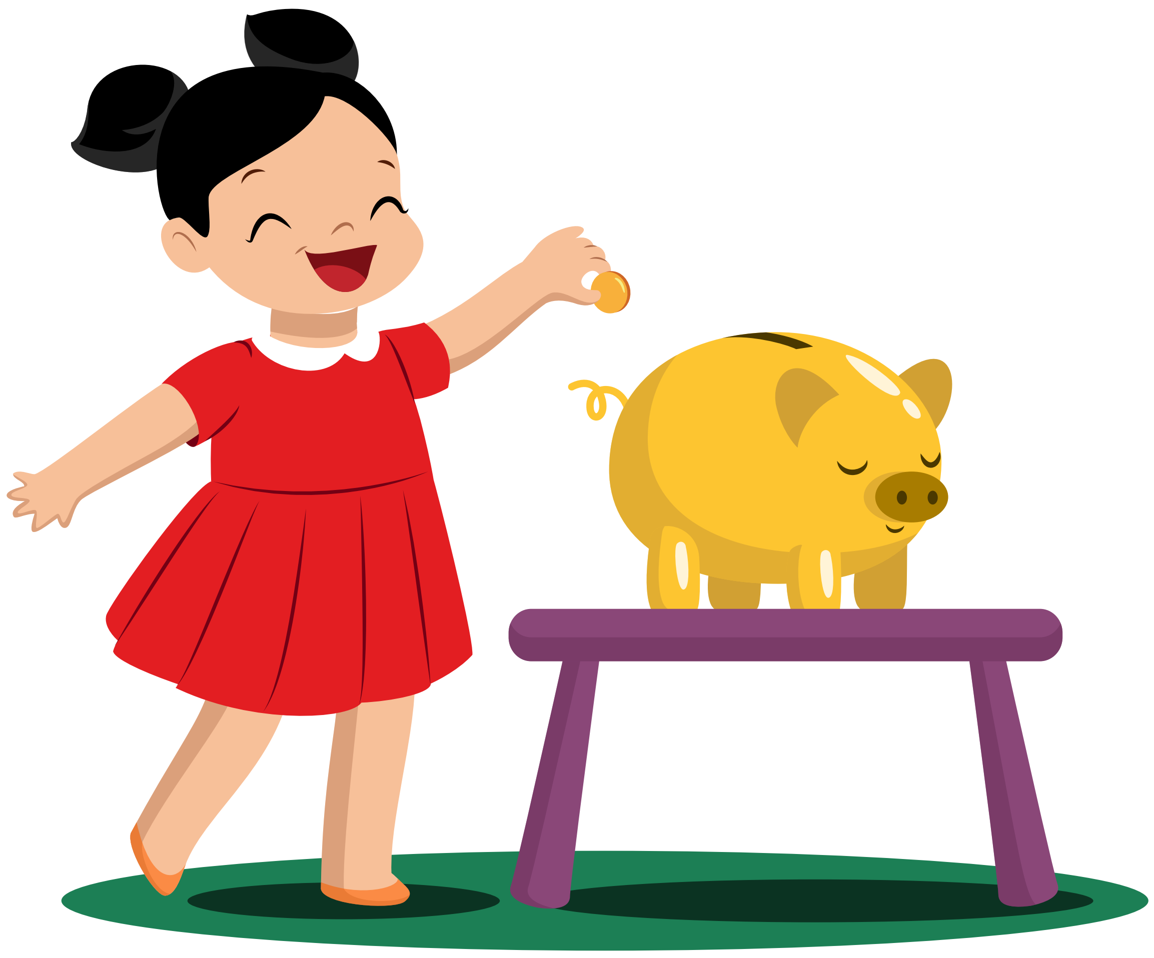
HSBC Mutual Fund

GUIDE YOUR CHILDREN TOWARDS **FINANCIAL INDEPENDENCE.**



When it comes to managing finance it's better to start early. Here's how you can set a good example for your kids by teaching them a few things...

How digital money works
From money being deposited into the bank, and then access online or with a card

Spend wisely
Help limit impulse purchases by making a budget and sticking to it

Teach them financial independence
Give them their own money and teach them to spend it wisely

Teach them to help in budgeting
Give them a budget for making the weekly grocery list

Play money games to win in life
Games are a fun way to learn about saving, investing, earning rent, etc.

Charity begins at home
Involve your children by engaging with charitable and social organisations

Start today with these simple money habits and you could prepare your child for the future.