



## CELEBRATE FINANCIAL EDUCATION MONTH WITH A GROWTH MINDSET

This June, in honor of Financial Education Month, we're turning our attention to the younger generations, those just beginning their financial journeys. From opening a first savings account to navigating credit and making early investment decisions, each step lays the groundwork for lasting security and confidence.

Whether you're guiding a child, grandchild, or recent graduate, this issue offers insights designed to support financial growth at every stage. We hope it serves as a helpful resource for the people you care about, and a reminder that a little knowledge early on can go a long way.

## FROM FIRST SAVINGS TO STRATEGIC WEALTH



## EARLY STARTS: SMART HABITS BEFORE 18:

Financial literacy starts young. Before the age of 18, small habits can build strong foundations. Whether it's saving birthday money, earning a first allowance, or opening a student account, young people benefit from learning how to manage money in real-world ways.

When kids and teens are encouraged to understand the basics—how to earn, save, spend thoughtfully, and give—they're more likely to carry healthy financial habits into adulthood. Creating structure around money early on also fosters confidence and independence.

If you're looking to support a child, grandchild, or young adult with their financial education, we're happy to help you explore tools and account options that fit their stage of life.



## THEIR FIRST CREDIT CARD (AND THE WISDOM THAT COMES WITH IT)

That first credit card or loan is often a defining moment in financial adulthood. Used wisely, credit becomes a powerful tool for building a strong financial future. Misused, it can cause unnecessary stress and setbacks.

Learning to borrow responsibly includes managing payment timing, understanding credit limits, and keeping an eye on credit health over time. The habits formed in this early chapter—like paying on time and staying mindful of spending—lay the groundwork for better rates, greater financial flexibility, and long-term success.

It's never too early to start developing a healthy relationship with credit.



## ADULTING WITH INTENTION: INVESTMENTS, INSURANCE & BEYOND

As life expands with new roles, responsibilities, and ambitions, their financial choices naturally expand. This phase is about creating simple, sustainable systems that support long-term goals and help money start working for them—not the other way around.

It might be time to open a retirement account, consider basic investment options, or get familiar with insurance that protects income, health, and their future. This is also a good moment to start thinking about larger milestones like buying a first home or planning for education costs and family needs.

While it's an exciting time, it can also feel overwhelming. A personalized financial review can help younger adults navigate their options with clarity, confidence, and a strong sense of direction. We're here to support your family through each new chapter.



Financial education doesn't end with a diploma—it's a lifelong process of learning, adjusting, and evolving. Whether you're managing your own finances or helping someone just beginning their journey, this month is a reminder of the power of knowledge and intention.

If there's a recent graduate in your life, consider forwarding this newsletter to help them begin their financial life on solid footing. Small actions, like having a conversation or

sharing a resource, can make a big impact on someone's future.



### COMMUNITY HIGHLIGHT: HILLBARN THEATER – 85 YEARS OF IMPACT

We're proud to sponsor Hillbarn Theater in celebration of its 85th season—a milestone that reflects a deep commitment to community, creativity, and continuity. Hillbarn has long been a place where generations come together to share stories, laughter, and connection.

With values rooted in family-friendliness, service, and multigenerational inclusion, Hillbarn's mission resonates deeply with us. It reminds us that investing in community, just like investing in our finances, is about building something lasting and meaningful.

If you haven't yet visited, we encourage you to experience one of their performances and support the arts in our shared community.

### YOU'RE INVITED: SUMMER OPEN HOUSE AT PHASES

We're celebrating the season with an open house at our office in Palo Alto. Join us for good food, great company, and an afternoon of connection. This is an opportunity to stop by, meet the team, and bring a friend or family member.

**Date:** Saturday, July 26

**Time:** 12–3 PM

**Location:** 703 High Street, Palo Alto, CA

Please RSVP with guest names (family, friends, grandkids welcome) and any dietary needs (gluten-free, vegetarian, etc.).

We look forward to welcoming you.

[RSVP](#)

## REACH OUT TO US



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«EXCELLENCE IMPLIES STRIVING FOR THE HIGHEST  
STANDARDS IN EVERY PHASE OF LIFE»

— John W. Gardner —

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The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any opinions are those of Phases Financial Group and not necessarily those of Raymond James.

By attending this open house and BBQ event, you acknowledge that your participation is entirely voluntary and at your own risk. Phases Financial Group, its affiliates, and event organizers are not responsible for any injury, illness, loss, or damage that may occur during the event, including but not limited to those related to food consumption, physical activity, or use of the premises.

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