








# Teddy's Jewels: Gorilla Legacy Wealth Kit

Life Stage	Name	Description	Rationale
Ages 0–4	 Baby Gorillas	The Roots	This is the time to <b>plant the seeds</b> of wealth because mindset is everything: savings accounts, life insurance, and protection planning by caregivers. Every dollar set aside is a future opportunity.
Ages 5–17	 Little Gorillas	The Rising	These years are for <b>building financial awareness</b> . Kids begin to grasp the value of money and that money is a tool, earn allowance, and learn saving vs. spending. Early habits spark lifelong literacy.
Ages 18–29	 Young Gorillas	The Launchers	This stage is about <b>earning, managing, and credit-building</b> . Young adults start budgeting, open accounts, and make their first big financial choices — for better or worse.
Ages 30–49	 Certified Gorillas	The Builders	These are <b>high-earning and high-spending years</b> . Budgeting, saving, debt payoff, and estate planning take center stage. Financial stability becomes strategic — not just survival.
Ages 50–80	 OG Silver Backs	The Legacy Keepers	This is the time to <b>preserve and pass down wealth</b> . Focus shifts to retirement income, estate planning, and storytelling. The jewels aren't just financial — they're lessons, too.

"Not just money. Not just stuff. These are the jewels we pass down."

# **Baby Gorillas (Ages 0–4) – The Roots**



## **For Parents/Caregivers**

### **Financial Tools**

- Budgeting for diapers, childcare, and medical costs
- Exploring life insurance and guardianship
- Starting a custodial savings or 529 college fund
- Tracking WIC, SNAP, or childcare subsidies if applicable

### **Mindset/Education**

- Begin a wealth mindset: build for them now
- Normalize money talks at the dinner table early
- “Every dollar you manage now becomes a gift later”

“What you plant now becomes their power later.”



# Little Gorillas (Ages 5–17) – The Rising



## Financial Tools

- Weekly or monthly allowance budgeting
- Basic savings jar or kids' bank account
- Earning through chores, school incentives
- Use apps like CreditRich, Greenlight or GoHenry for digital literacy



## Mindset/Education

- Teach the difference between needs vs. wants
- Talk openly about household budgeting and goal setting
- Introduce basic money concepts (spend, save, give)
- Encourage entrepreneurship (lemonade stands, crafts, tutoring)

“Money is not just to spend — it’s a tool and its to grow and give.”

# Young Gorillas (Ages 18–29) – The Launchers

## Financial Tools

- Monthly Budget Checklist (from your PDF)
- Use budgeting apps like Mint, YNAB, or Rocket Money
- Build an emergency fund (\$500–\$1,000 to start)
- Credit-building tools (secured card, credit monitoring)
- FAFSA, student loans, and debt awareness

## • Mindset/Education

- Set short- and long-term financial goals (SMART)
- Practice “spending with purpose”
- Learn about investing basics (Roth IRA, employer plans)
- Understand credit score impact & protections
- Start legacy habits (giving, tithing, or community investment)

“Budget like you believe in your future.”



# Certified Gorillas (Ages 30–49) – The Builders

## Financial Tools

- Full income-expense budgeting (from your checklist)
- Mortgage/rent planning + child-related costs
- Retirement contributions (401k, IRA)
- Debt payoff strategies (snowball vs. avalanche)
- Estate planning & will creation

## Mindset/Education

- Shift from survival mode to **stewardship mode**
- Teach financial literacy to kids + build generational conversations
- Embrace wealth as a tool — not a destination
- Reduce financial shame through transparency

“Building legacy starts with what you manage — not just what you make.”

# **OG Silver Backs (Ages 50–80) – The Legacy Keepers**

## **Financial Tools**

- Downsizing or retirement budgeting
- Medicare & Social Security planning
- Final expense insurance & funeral planning
- Estate and trust setup
- Financial gifts to grandchildren, causes, or scholarships

## **Mindset/Education**

- “Tell your money story” — your lessons are your legacy
- Create wealth conversations across generations
- Evaluate passive income options (rental, royalties, etc.)
- Plan for joy: travel, rest, giving while living

“Your wisdom is the wealth. Share it. Spend it. Pass it down.”