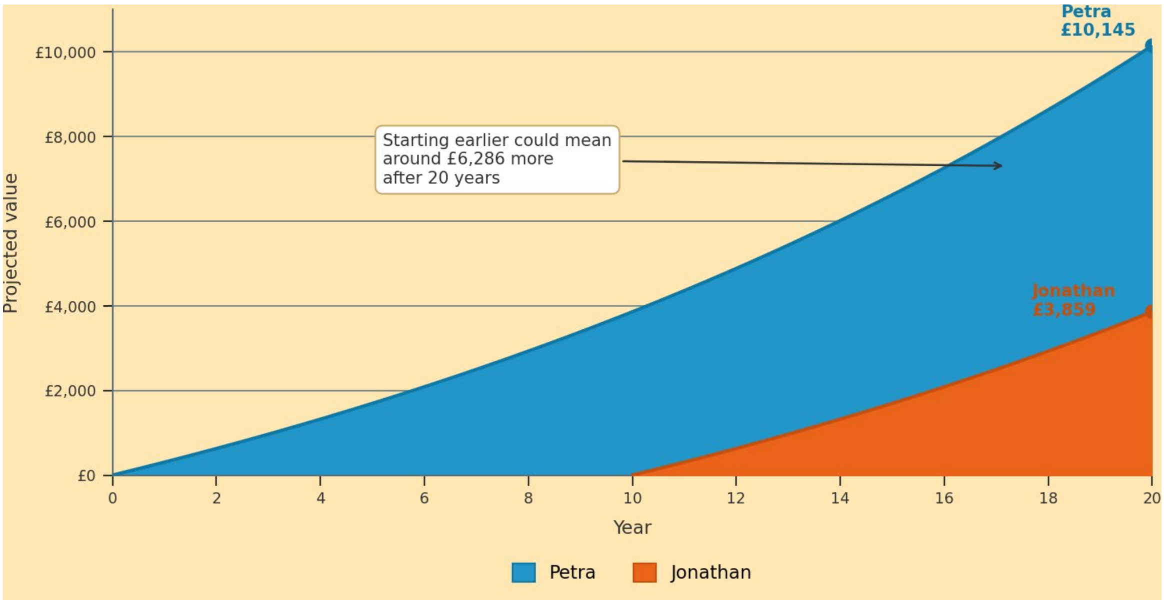
🌱 **The gift of time: one simple lesson that could help shape a child's financial future**

If you could teach a child just one money lesson, what would it be?

Whether it's saving, budgeting or investing, the financial habits we develop early in life can help shape our future.

When it comes to investing, one of the biggest advantages is time. Starting when a child is young gives investments longer to potentially benefit from the stock market's long-term growth potential. Even small, regular investments can add up over time. However, it's important to remember that investments can fall as well as rise in value, so you may get back less than you invest.

The chart below demonstrates the potential benefit of starting to invest for a child at an earlier age. In this example, £25 a month is invested for Petra from birth until age 20, while the same monthly amount is invested for Jonathan from age 10 until age 20.[1]



[1] For illustrative purposes only. Assumes a 5% annual growth rate and excludes charges. Actual returns are not guaranteed and the value of investments can fall as well as rise, so you may get back less than you invested.

To find out more, visit the Financial Wellbeing Hub where you can:

✅ Learn more about tax-efficient accounts for children; Junior ISAs and Junior SIPPs.

✅ Join our webinar at 10am on 25 August, where Fidelity's Rob Booth will be joined by financial journalist and author Kalpana Fitzpatrick to discuss simple ways to introduce money conversations and help children build confidence with money. Click here to register. A recording will also be available on the Hub afterwards.

💬 **Tell us in the comments:** What's the best money lesson you've ever learned – or would like to pass on to the next generation?
