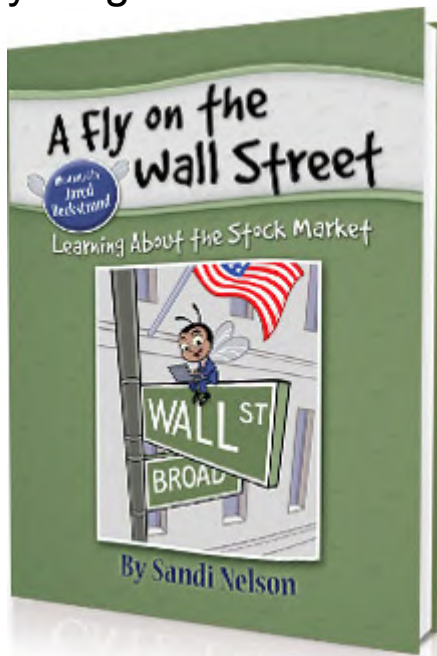


A Fly on the Wall Street: Teaching Investment to Kids

/ By Jacqueline Levine, Horseshmouth Staff

A financial advisor's wife presents an illustrated storybook that teaches basic stock market terms and investment practices to youngsters.



For most of her life, Sandi Nelson, author of a new children's book on personal investing *A Fly on the Wall Street*, never felt the need to be very involved in the stock market or other investment options. Her husband, a financial advisor for over 30 years, took care of their investments and made sure they were planning thoroughly for the future by making the most of their household income.

But a few years ago, when Nelson's spouse suffered his second heart attack, she realized it was time for her to get a clearer picture of their portfolios—and the financial world as a whole.

Nelson is a mother of four, a Sunday school teacher, and a college-educated woman with a degree in Spanish and geography from Brigham Young University. She started where any competent adult might start: television news programs offering advice on how to manage your money. However, she quickly discovered that the talking heads of CBS Moneywatch and Mad Money spoke a language that was unfamiliar to her. It's a problem many adults encounter when they first look into the world of finance.

Despite her experience and education, even common financial terms like "bull market" and "bear market" had never been part of Nelson's vocabulary. She knew she needed to start with the basics, so she thought she might find a super-simple introduction to finance in her local school library. After coming up empty-handed there, Nelson wondered whether there were any books that would introduce kids to investment ideas (and demystify the complex financial industry so she could wrap her head around it too).

What was Nelson's answer? Ultimately, she realized if she wanted an easy-access book on finance that would be approachable for kids and teens (and even beginning adult investors like herself), she would have to write it herself. So she came up with a whimsical character, Frederick Flyberg, who is—you guessed it—a fly on Wall Street.

Narrator Frederick relates the story of his best friend, a boy named Leonard; he follows him from childhood into adulthood, starting with how Leonard learned to make smart investments at an early age. By setting financial goals and investing his money in companies he would like to partially own by buying their stock, Leonard was able to meet his financial goals of buying a car and attending college. Ultimately, he becomes a financial advisor and moves from Main Street to Wall Street, where he goes on to help other people learn how to invest their money.

Illustrated by former Disney artist Jared Beckstrand, *A Fly on the Wall Street* unpacks complex topics along the way such as the role of a financial advisor, why people save money, and how the stock exchange works. Nelson

engages the reader with simple, approachable language, relatable examples, and addition and subtraction that can make sense to children as young as first grade.

She hopes the developmental appropriateness of the book will make it attractive to schools and libraries, where, as she found out, there is still a definite need for materials like this. As they grow up in a culture of consumption, understanding the value of money is still a hurdle for many young people in America today, and schools have limited age-appropriate resources. If children receive instruction on good investment practices, it comes from their parents or not at all.

Nelson and her husband instilled their own children with important financial principles as they were growing up; they invested in custodial stocks for their children, choosing companies like Carnival and Disney that interested the kids enough so that they would follow the stocks. The saving and investing guidance they provided paid off, and one son even pursued finance as a career, becoming a financial analyst for AT&T as well as a CPA. When asked what advice she would offer new parents on teaching their children about finance, Nelson named "delayed gratification" as an extremely important strategy for helping children understand how to control their own finances. She believes creating this culture of financial awareness and restraint within the family is key to **developing a child who will be money-conscious.**

Since its publication in 2013, *A Fly on the Wall Street* has made its way around the globe. Nelson has even been contacted by educators in China to see how they can use the book for their financial education programs. The primer was well received at the American Library Association's Book Fair, and companies such as Bank of America have picked it up to include in their catalog.

While future plans for the book, such as developing a related series or creating a teaching curriculum to expand on the story, are not yet in motion, Nelson does have one very admirable goal: using the profits from the book to develop a scholarship fund. In past years, she has volunteered at the Mustard Seed School in Sacramento, teaching homeless children and working with the adults in

different capacities. She hopes to provide a scholarship opportunity to enable students from this school to pursue higher education.

Nelson recommends *A Fly on the Wall Street* as a great gift for advisors to give to clients, either to help their children understand investments or for their own basic stock market and investment education. You can check out her website at www.aflyonthewallstreet.com . If you have questions or are interested in ordering a copy of the book, email Sandi Nelson directly at Sandi@aflyonthewallstreet.com or call her at (916) 719-3543.