

The Life of a Child in Poverty

Starting Age 3

You're already targeted for manipulation.



Your Family

Family normally not skilled financially, because the needed skills were not taught to them.

Likely raised in poverty for much of their lives.

Preoccupied with food anxiety and income issues.

You're left to learn about life from marketers.

You Enter School

You're likely to be in a school with less resources, more kids per classroom, and stressed teachers.

You're 5

You're active on the web. You have no idea that marketers are manipulating you.

Some of those marketers are funders of flawed financial literacy resources.



You Begin to Learn Destructive And Lifelong Habits Taught by Marketers.

You become an
impulse buyer.

You don't see how
marketers shame you
to shape you.

You're taught that
materialism is a good
thing.

You're a Teenager and You Start Messing Up with Money.

Marketers are waiting for you when money problems start to happen.

They target you for predatory selling and lending.

You're Very, Very Lucky, and You Head to a Four- Year College.

But you're probably not going to graduate.

Only 11% of kids out of poverty who enter a four-year college graduate.



You're Scrambling for a Good job.

You're caught up in "buy here, pay here" schemes.

You're already paying more for products and for credit
than you should pay.

You start a family.

You don't have the skills or the time to teach your kids.

It all starts again...

The Cycle of Poverty.