

FOR IMMEDIATE RELEASE

BACK-TO-SCHOOL IS THE PERFECT TIME FOR FAMILIES TO START TALKING ABOUT MONEY, SAYS ONTARIO EDUCATOR AND AUTHOR

Elementary teacher and children's author Robert Coutts encourages parents to use the new school year as an opportunity to build lifelong financial literacy habits at home

As parents check off backpacks, lunchboxes and school supplies, Ontario elementary teacher Robert Coutts believes there's one item missing from most back-to-school checklists: a conversation about money.

After 16 years in the classroom, Coutts has seen firsthand how naturally children engage with financial concepts when they are introduced in age-appropriate and meaningful ways. That experience inspired him to write *I'm a Kid with a Mortgage!*, a children's picture book designed to help families start conversations about saving, budgeting, investing, and even mortgages.

"Financial literacy doesn't start with a bank account," says Coutts. "It starts with a conversation. Parents don't need to be financial experts, they just need to start talking about money in everyday life."

Coutts believes the back-to-school season presents a unique opportunity for families to reset routines and introduce new habits, including financial ones.

"Just like parents prepare their children academically and socially for a new school year, it's also a great time to prepare them financially," he explains. "Small, simple conversations now can help children build confidence with money that lasts a lifetime."

Rather than positioning financial literacy as a complex or intimidating subject, Coutts encourages parents to weave it naturally into everyday moments, such as grocery shopping, allowance decisions, or setting savings goals.

ABOUT THE BOOK

I'm a Kid with a Mortgage! is a children's picture book that introduces financial concepts such as saving, budgeting, investing, and mortgages through storytelling designed for young readers and their families.

Published in April 2025 through Coutts Coin Publishing, the book is available in hardcover and paperback via Amazon, Barnes & Noble, Indigo, and couttscoinpublishing.com.

ABOUT ROBERT COUTTS

Robert Coutts is an Ontario elementary teacher with 16 years of experience teaching financial literacy in the classroom. He is the author of *I'm a Kid with a Mortgage!* and a financial literacy educator who helps families and educators introduce money concepts in accessible, age-appropriate ways.

He has been featured in *The Brooklin Crier*, appeared on *The MoneyDad Podcast*, and has facilitated financial literacy workshops through Brain Power Enrichment Program and with support from a TD financial planner.

MEDIA TOPIC

Back-to-School Money Conversations

Coutts is available for interviews on:

- Why financial literacy should begin in elementary school
- How parents can teach money skills at home without being experts
- Simple, age-appropriate ways to talk about saving, spending, and budgeting
- Why the back-to-school season is an ideal time to build financial habits
- Practical questions parents can ask their children to start money conversations

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