MEDIA INFORMATION PACKAGE

ROBERT COUTTS

Elementary Teacher | Children's Author | Financial Literacy Educator

I'm a Kid with a Mortgage!

BACK-TO-SCHOOL MONEY CONVERSATIONS

Helping families build financial confidence…one conversation at a time.

www.couttscoinpublishing.com

Featured Resource

I'm a Kid with a Mortgage!

A children's picture book that helps families introduce saving, budgeting, investing, and mortgages through engaging, age-appropriate storytelling.

Media Topics

- Why financial literacy should begin in elementary school
- Five money conversations every family should have before school starts
- Helping parents teach financial literacy without being financial experts
- Building financial confidence through everyday conversations

Media Inquiries

info@couttscoinpublishing.com → general media inbox
rob@couttscoinpublishing.com → direct correspondence
Instagram: @mr.coutts
Website: couttscoinpublishing.com

“Parents don't need to have all the answers about money. They just need to start the conversation.”

ABOUT ROBERT COUTTS

Elementary Teacher | Children's Author | Financial Literacy Educator

For 16 years, Robert Coutts has been helping elementary students understand the world around them including one topic that impacts every family: money.

Throughout his teaching career, Robert has incorporated financial literacy into his classroom, creating opportunities for students to explore saving, spending, budgeting, goal-setting, and real-world financial decision-making in ways that are engaging and age-appropriate.

Through his classroom economy, students experience financial concepts firsthand by earning Coutts Coins, managing responsibilities, making choices, and learning that money decisions have consequences. These experiences helped Robert recognize something important: children are capable of understanding much more about money than many adults realize.

That realization inspired him to write *I'm a Kid with a Mortgage!*, a children's picture book designed to help families begin conversations about money at home. Through storytelling, the book introduces young readers to concepts such as mortgages, saving, budgeting, and financial responsibility in a way that is approachable for children and families.

Beyond the book, Robert has shared his financial literacy lessons through workshops for students and community groups, including Brain Power Enrichment Program and a workshop supported by a TD financial planner.

Robert's mission is simple: financial literacy should not be something children encounter only when they become adults. By starting conversations early, families can help children build confidence, curiosity, and lifelong money habits. Children aren't afraid of financial concepts. They're simply waiting for someone to explain them.

“Parents don't need to have all the answers about money. They just need to start the conversation.”

ABOUT *I'M A KID WITH A MORTGAGE!*

Making Big Financial Concepts Understandable for Young Readers

Children are naturally curious about the world around them; this includes money. Yet many financial concepts are introduced only later in life, often after important habits have already begun to form.

I'm a Kid with a Mortgage! was created to help change that.

Written by Ontario elementary teacher Robert Coutts, the picture book introduces children to real-world financial concepts through an engaging story that encourages curiosity, discussion, and critical thinking. Rather than teaching financial literacy through definitions or worksheets, the book invites families to learn together through storytelling.

While the title may surprise readers, the goal isn't to teach children how to buy a house. It's to show that even complex financial ideas can be introduced in ways that are understandable, age-appropriate, and even fun.

The book serves as a conversation starter, helping parents, grandparents, educators, and caregivers explore topics such as:

- Saving and setting financial goals
- Budgeting and making thoughtful spending decisions
- Understanding responsibility and long-term commitments
- Introducing the idea of borrowing money and mortgages in an age-appropriate way
- Building confidence when talking about money

Whether it's read at home, in a classroom, or during a community literacy event, *I'm a Kid with a Mortgage!* encourages families to begin conversations that can continue long after the final page.

Book Information

Title: I'm a Kid with a Mortgage!
Author: Robert Coutts
Publisher: Coutts Coin Publishing
Publication Date: April 2025
Formats: Hardcover, Paperback, Audiobook
Available Through: Amazon, Barnes & Noble, Indigo, and couttscoinpublishing.com
Recommended Audience: Children, families, educators, and anyone looking to introduce financial literacy in an engaging, age-appropriate way.

IT STARTED WITH A DESK

Every great idea has a beginning.

For Robert Coutts, it didn't begin with writing a book. It began in his elementary classroom. As part of his classroom economy, every student was assigned something unexpected: a mortgage for their desk.

At first, students were surprised. Then came the questions:

- "What happens if I miss a payment?"
- "Can I pay it off early?"
- "Why do people even have mortgages?"

Those conversations quickly became some of the most engaging moments in the classroom. Students weren't intimidated by words like "mortgage," "budget," or "interest." They were curious. They wanted to understand how money worked and how financial decisions affected everyday life.

That experience changed Robert's perspective.

He realized that children don't need every financial concept simplified. They need it explained in a way that connects to their world. When learning feels meaningful and relevant, even complex ideas become approachable.

Over the years, those classroom conversations continued to grow. Students earned Coutts Coins, managed responsibilities, made financial choices, and experienced both the rewards and consequences of those decisions. Financial literacy became more than a lesson; it became part of the classroom culture.

Eventually, one question stayed with him:If my students are this excited to learn about money at school, why shouldn't families have these conversations at home, too?

That question became the inspiration for *I'm a Kid with a Mortgage!*

The book wasn't written to teach children how to buy a house. It was written to help parents, grandparents, educators, and caregivers discover that meaningful conversations about money can begin much earlier than many people think.

Today, Robert continues to believe that financial literacy doesn't begin with a bank account or a paycheque. It begins with curiosity. It begins with conversation.

And sometimes…

It begins with a desk.

BACK-TO-SCHOOL MONEY CONVERSATIONS

The Five Back-to-School Money Conversations

The back-to-school season is filled with teachable moments.

Families are buying school supplies, organizing schedules, packing lunches, and preparing for a fresh start. It's also the perfect time to introduce simple financial conversations that help children build confidence with money.

Financial literacy doesn't have to begin with complicated lessons. It begins with everyday moments and meaningful conversations.

1. Turn School Shopping into a Budgeting Lesson

Back-to-school shopping is one of the easiest ways to introduce budgeting. Instead of simply buying supplies, involve your child in making decisions.

Questions to ask:

- "How can we stay within our budget?"
- "What's something we need versus something we simply want?"
- "If we save money here, what could we do with those savings?"

Key message: Budgeting isn't about spending less, it's about making thoughtful choices.

2. Set a Family Savings Goal

Help your child save for something meaningful, whether it's a family outing, a new game, or a special purchase.

Questions to ask:

- "What are we saving for?"
- "How much do we need?"
- "How long do you think it will take us to get there?"

Key message: Saving becomes exciting when it has a purpose.

3. Make Everyday Purchases a Conversation

Some of the best financial literacy lessons happen at the grocery store or while running errands.

Questions to ask:

- "Why do you think this costs more?"
- "Should we compare prices?"
- "Why might someone choose the cheaper option?"

Key message: Every purchase is an opportunity to learn how families make financial decisions.

4. Give Children Responsibility

Children learn financial confidence by making decisions themselves.

That could mean:
- helping plan a grocery list,
- managing an allowance,
- earning money for extra responsibilities,
- or making choices with birthday money.

Key message: Confidence comes from experience, not lectures.

5. Ask Questions More Often Than You Give Answers

Children are naturally curious about money.

Instead of always explaining, invite them to think.

Questions to ask:
- "What would you do if you had $20?"
- "Why do you think people save money?"
- "What do you think a mortgage is?"
- "What's one financial goal you'd like to achieve this school year?"

Key message: Great conversations start with great questions.

Robert's Message to Parents

You don't need to have all the answers.
You don't need to be a financial expert.
You simply need to begin the conversation.

The lessons children remember most often begin with everyday moments and those moments can start long before they enter the classroom.

SEGMENT IDEAS

Practical, timely conversations that educate, engage, and leave audiences with actionable takeaways.

1. Back-to-School Money Conversations

- Perfect for: August and September
- As families prepare for a new school year, it's also the perfect time to begin conversations about money. Robert shares practical ways parents can build financial confidence through everyday routines before the first day of school.
- Audience Takeaway: Five simple money conversations every family can start tonight.

2. Can Kids Really Understand Mortgages?

- The title *I'm a Kid with a Mortgage!* often surprises people, but it also starts a conversation.
- Robert explains why children are far more capable of understanding financial concepts than many adults realize, and how parents can introduce those ideas in age-appropriate ways.
- Audience Takeaway: How to explain complex financial ideas using simple language and real-life examples.

3. Financial Literacy Starts Earlier Than You Think

- Financial habits don't begin when children receive their first paycheque—they begin much earlier.
- Robert discusses why introducing financial literacy in elementary school can help children develop confidence, responsibility, and critical thinking.
- Audience Takeaway: Small habits that can have a lifelong impact.

4. Beyond the Allowance

- Teaching children about money involves much more than giving them an allowance.
- Robert shares practical ways families can use grocery shopping, family budgeting, saving goals, and everyday decisions to teach financial responsibility.
- Audience Takeaway: Simple teaching moments parents already experience every day.

5. Lessons from the Classroom Economy

- What happens when students earn classroom currency, make financial decisions, and take responsibility for managing it?
- Drawing on 16 years of classroom experience, Robert shares what surprised him most about how children think about money—and what parents can learn from those observations.
- Audience Takeaway: Real classroom stories that demonstrate children's curiosity and capacity to learn.

6. Why Talking About Money Doesn't Have to Be Awkward

- Many adults feel uncomfortable discussing finances with children because they worry they'll say the wrong thing.
- Robert explains why curiosity, not expertise, is the best place to begin.
- Audience Takeaway: Parents don't need all the answers to start meaningful conversations.

7. Raising Financially Confident Kids

- Confidence grows through experience.
- Robert discusses practical ways children can develop responsibility, decision-making skills, and confidence with money long before adulthood.
- Audience Takeaway: Everyday experiences that help children become thoughtful financial decision-makers.

8. The Story Behind "I'm a Kid with a Mortgage!"

- What began as a classroom economy with students taking responsibility for a mortgage on their classroom desk grew into a children's picture book that's helping families start conversations about money.
- Robert shares the story behind the classroom experience that inspired the book and the lessons he hopes families will take away from it.
- Audience Takeaway: The real classroom story that inspired an unconventional children's book.

SUGGESTED INTERVIEW QUESTIONS
Thoughtful conversation starters for interviews.

The questions below are intended to help interviewers explore Robert Coutts' experience as an elementary teacher, children's author, and financial literacy educator.

Your Story

- What inspired you to write *I'm a Kid with a Mortgage!*?
- Where did the idea for giving students a mortgage on their classroom desk come from?
- When did you realize children were capable of understanding these financial concepts?
- What surprised you most about your students' reactions?

Financial Literacy

- Why do you believe financial literacy should begin in elementary school rather than waiting until high school?
- What are some common misconceptions adults have about teaching children about money?
- Why are children often more curious about financial concepts than adults expect?
- What financial habits can families begin building long before children earn their first paycheque?

Back-to-School Money Conversations

- Why do you think the back-to-school season is the perfect time to begin talking about money?
- What are five simple conversations parents can have with their children this month?
- How can school shopping become an opportunity to teach budgeting and decision-making?
- What advice would you give families who don't feel confident talking about finances?

The Classroom Economy

- How does your classroom economy help students understand money differently than a traditional lesson?
- What role do Coutts Coins play in helping students make financial decisions?
- Can you share a memorable classroom moment that reinforced the importance of financial literacy?

Looking Ahead

- What do you hope children remember after reading *I'm a Kid with a Mortgage!*?
- If every family watching today did just one thing differently this week, what would you want it to be?
- What's the most important message you hope parents take away from your work?

Suggested Closing Question

- "If you could leave parents with one piece of advice before the school year begins, what would it be?"

Suggested Response:

- "Don't worry about having all the answers. Financial literacy doesn't begin with a perfect lesson; it begins with a simple conversation. Start small, stay curious, and let those conversations grow over time."

MEDIA & COMMUNITY ENGAGEMENT
Sharing Financial Literacy Beyond the Classroom

Robert Coutts is passionate about helping children and families build confidence with money; not only through his classroom teaching and children's book, but also through media interviews and community learning opportunities.

His work has been featured through local media, educational programming, and financial literacy workshops that encourage meaningful conversations about money in homes, schools, and community settings.

MEDIA APPEARANCES

- The Brooklin Crier
    - Featured twice for his work promoting children's financial literacy and *I'm a Kid with a Mortgage!*, highlighting innovative ways to introduce money concepts to young learners.

- The MoneyDad Podcast
    - Featured guest discussing financial literacy education, the inspiration behind *I'm a Kid with a Mortgage!*, and the importance of helping children build confidence with money from an early age.

WORKSHOPS & PRESENTATIONS

- Brain Power Enrichment Program
    - Facilitated financial literacy workshops designed to help children explore real-world money concepts through engaging, hands-on learning experiences.
- TD-Supported Community Workshop
    - Led a financial literacy workshop supported by a TD financial planner, introducing families to practical strategies for encouraging financial conversations at home.

COMMUNITY IMPACT

Through classroom teaching, workshops, and media appearances, Robert's goal remains consistent:

To help families realize that financial literacy doesn't need to be intimidating; it simply needs to become part of everyday conversation.

Every interview, workshop, and classroom lesson is another opportunity to help children develop the confidence to ask questions, think critically about money, and build healthy financial habits that can last a lifetime.

MEDIA AVAILABILITY

Robert is available for:

- Television interviews
- Morning shows
- Radio interviews
- Podcasts
- Newspaper and magazine features
- Library programs
- Community events
- School presentations
- Parent education events

For media inquiries:

info@couttscoinpublishing.com

couttscoinpublishing.com

Instagram: @mr.coutts

PHOTO LIBRARY FOR MEDIA USE

The following photographs are available in high resolution for editorial use in connection with interviews, articles, and features about Robert Coutts and *I'm a Kid with a Mortgage!*.

Please contact info@couttscoinpublishing.com if additional images or formats are required.

AUTHOR HEADSHOTS

Professional Portrait

A formal author headshot suitable for newspapers, magazines, television, podcasts, conference materials, and online articles.

Casual Portrait

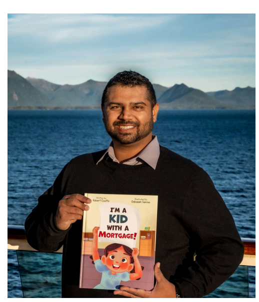
A relaxed lifestyle image appropriate for feature stories, blogs, and community publications.

BOOK PHOTOGRAPHY

Book Cover

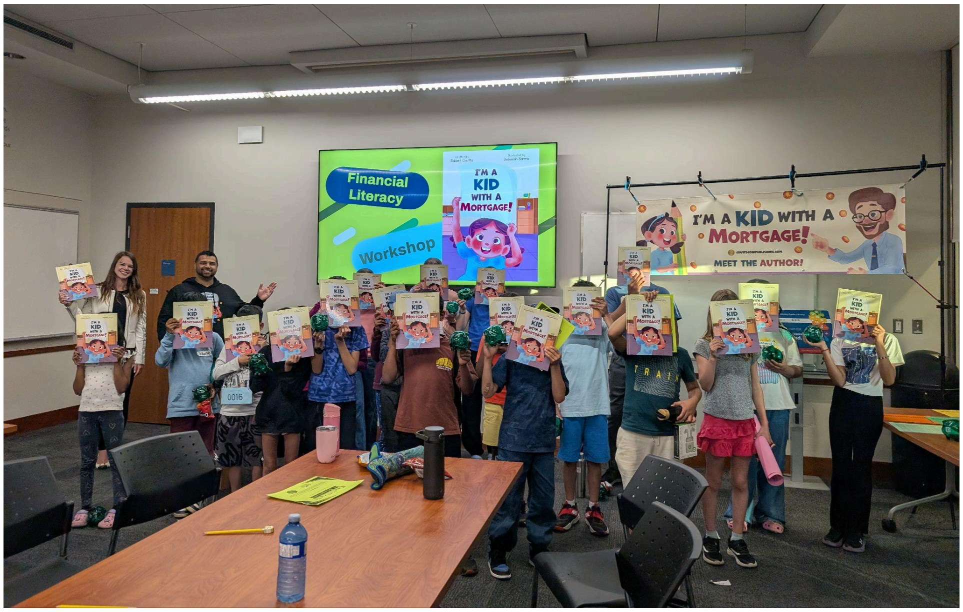
High-resolution front cover of *I'm a Kid with a Mortgage!* for print and digital media.

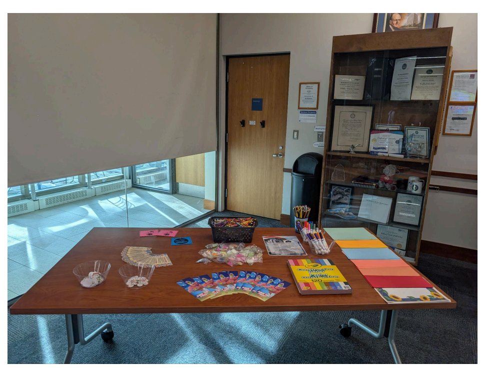
Author with Book

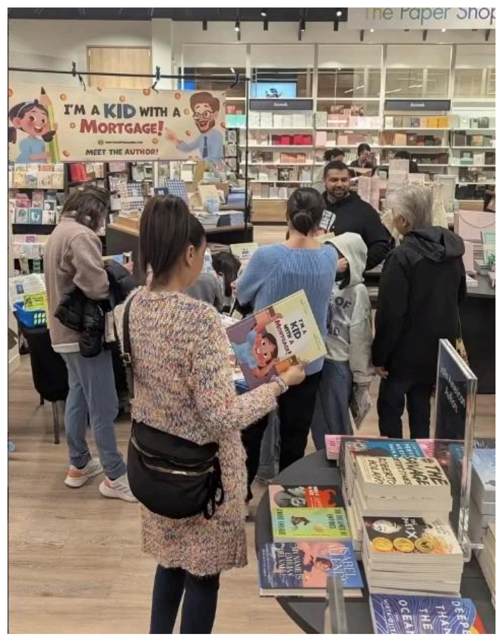


Professional images of Robert Coutts holding *I'm a Kid with a Mortgage!* for use in interviews and promotional stories.

WORKSHOP & COMMUNITY EVENT PHOTOGRAPHY







Images from financial literacy workshops, presentations, and community events that demonstrate Robert's interactive teaching approach.

MEDIA NOTES

All photographs included in this media kit may be used for editorial coverage related to Robert Coutts, *I'm a Kid with a Mortgage!*, financial literacy education, and related interviews.

Photo credit:
Courtesy of Robert Coutts / Coutts Coin Publishing

FAST FACTS
Robert Coutts at a Glance

About Robert
- Ontario elementary teacher with 16 years of classroom experience
- Children's author and financial literacy educator
- Creator of an engaging classroom economy using Coutts Coins
- Passionate about helping families start meaningful conversations about money

Featured Book
Title: I'm a Kid with a Mortgage!
Published: April 2025
Publisher: Coutts Coin Publishing
Formats: Hardcover, Paperback, and Audiobook
Available through: Amazon, Barnes & Noble, Indigo, and couttscoinpublishing.com

Areas of Expertise
- Financial literacy for children
- Elementary education
- Classroom economy
- Parent engagement
- Children's literature
- Financial confidence through everyday conversations

Media Topics
- Back-to-School Money Conversations
- Financial literacy in elementary school
- Helping parents talk about money
- Everyday financial lessons for families
- The classroom story behind *I'm a Kid with a Mortgage!*

Workshops & Community Engagement
- Brain Power Enrichment Program
- TD-supported community financial literacy workshop

Previous Media
- Featured twice in *The Brooklin Crier*
- Guest on *The MoneyDad Podcast*

Media Availability

Available for:

- Television interviews
- Morning shows
- Radio
- Podcasts
- Print interviews
- Community events
- Library presentations
- School presentations

Contact:

Robert Coutts

Media Inquiries
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Instagram: @mr.coutts

RESOURCES

Continuing the Conversation Beyond the Interview

Robert Coutts creates resources and learning experiences designed to help children, families, and educators make financial literacy approachable, engaging, and meaningful.

I'm a Kid with a Mortgage!

A children's picture book that helps families begin conversations about money through storytelling.

The book introduces young readers to financial concepts including saving, budgeting, responsibility, and mortgages in a way that encourages curiosity and discussion.

Available at:
- Amazon
- Barnes & Noble
- Indigo
- couttscoinpublishing.com

Financial Literacy Workshops

Robert offers engaging financial literacy workshops designed for children and families.

Workshops combine storytelling, discussion, and interactive activities to help participants explore real-world money concepts in an age-appropriate way.

Topics may include:
- Understanding money choices
- Saving and goal-setting
- Budgeting basics
- Financial responsibility
- Building confidence through everyday decisions

Educator Resources

Robert creates resources to support teachers who want to bring financial literacy into their classrooms, including:

- Classroom activities
- Financial literacy lessons
- Discussion prompts
- Hands-on learning experiences

Online Presence

Follow Robert's work and financial literacy conversations:
Instagram: @mr.coutts
Website: couttscoinpublishing.com

Media & Community Inquiries

For interviews, workshops, speaking opportunities, and collaborations:
info@couttscoinpublishing.com

CONTACT
Let's Start the Conversation

Robert Coutts is available for media interviews, educational events, workshops, and community conversations focused on children's financial literacy and helping families build confidence with money.

Whether discussing back-to-school money conversations, financial literacy in elementary education, or the classroom experience that inspired *I'm a Kid with a Mortgage!*, Robert brings a teacher's perspective and practical strategies that families can use immediately.

Media Inquiries

Robert Coutts
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Book

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- Amazon
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Stay Connected

Visit for book information, workshops, resources, and updates.

MR.COUTTS

Follow @mr.coutts for financial literacy ideas, teacher stories, and educational content.

Thank you for helping start the conversation about financial literacy.

“Parents don't need to have all the answers about money. They just need to start the conversation.”

Media Contact

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