

## Former Entertainer Turned Financial Planner Now Teaches Children About Money Management

BY LAURA GRIFFIN

If your youngster comes home from school one day and asks for a piggybank so they can start saving their pennies, you may have Brad Zupp to thank.

Zupp is the financial and comedic talent behind "FUNance for Kids – Where FUN and Finance Collide," a unique school assembly program designed to educate K-6 children on a variety of financial concepts. He offers his 45-minute program to schools all over the Northeast, using his "world headquarters" in Saratoga Springs as a jumping off point.

During the multimedia presentation that Zupp entirely created, he uses props, visual effects, athletic feats and humor. He draws on his 20 years as a professional performer and entertainer, and his experience as a graduate of Ringling Brothers and Barnum & Bailey Clown College.

Financial concepts are laid out in ways that children can understand. Budgeting, for example, is illustrated through a careful process that distinguishes "needs" from "wants" and allows children to see the fundamental difference between the two.

The content of the presentation is adapted to the audience's age. In addition, "A lot of times, the school district will ask me to increase, or decrease, the technical level based on the student body," Zupp says.

For example, he cuts out a lot of the higher end budgeting when dealing with the younger kids in K-2. Instead, he uses a simple yet highly effective four-cup concept – with the cups labeled "now," "soon," "later" and "share" – to show the budgeting decisions to be made. "Now" might be allocated towards candy; "soon" will be money to

be spent on an upcoming vacation; "later" may be for the iPod savings fund; and "share" illustrates the need for gifts and charity. With his youngest audience, Zupp slows things down a little bit and makes sure that it's not about the math, it's about the concepts. "They get it. Even the younger kids handle money these days and they can handle the concepts," he says.

Parents often attend the shows. A couple recently approached Zupp, telling him "Great show, my wife and I learned something. I figured out that I must be a Spendasaurus and my wife is a Savagator," referring to Zupp's creative and original terms. "We finally get it – and now we can have better discussions about it at home without arguing."

Zupp was delighted to hear this, as one of his goals is to provide knowledge without preaching, allowing children and parents to go home and open up intelligent discussion about money and finances.

"Remember that finding balance is the overall key," says Zupp. "We should all have some combination of Spendasaurus and Savagator in us."

Zupp's background includes several years as a financial planner, a career move that was fueled by a love of helping people. He says, "So many adults, when meeting with them for financial planning needs, had no idea of the basics of money management: needs vs. wants, luxury vs. necessity. They may have known them intellectually, but they weren't practicing them. I met with some people making high six figures who were living paycheck to paycheck. Many grownups don't know how to save, so I start kids on the right path so that by the time they meet with a financial planner in 20 or 30 years, they already know all this stuff."



*Brad Zupp uses props and zany antics to teach elementary school children about "needs" and "wants" in his FUNance for Kids program.*

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In fact, when he was putting together the FUNance for Kids program, he made a list of all the things that he saw clients struggled with, as a financial planner, and this became the basis for the list of things that he decided to teach kids.

Zupp is currently developing additional programs. Since elementary schools tend to be PTA/PTO driven, he is looking into grants and corporate sponsors for bringing his FUNance program into middle schools. A program is in the works for adults, discussing more advanced topics such as investing techniques and inflation. That new venture addresses some modern concerns, like how to budget now that we are in a cashless society.

"In the old days," Zupp reminds us, "budgeting could be done with envelopes – a literal, physical method. It's much harder to wrap your mind around the electronic figures that we deal with

today."

Regardless of the audience, Zupp strongly believes that everything has to be based on something fun. "No one likes to learn, or does learn, just by having someone lecture them. If they can be involved in the process or see me balance a stack of boxes on my chin... they will remember it."

He feels that many financial planners do a great job but it can be boring. That is why he finds it important to "make education of personal finance fun, exciting and memorable."

To see a sample of Zupp's exciting performance, you may watch a 15-minute preview video of his FUNance program on his Web site, [www.FUNanceForKids.com](http://www.FUNanceForKids.com).

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