Delaware Life®

Educating the Next Generation About Family Wealth

The Great Wealth Transfer is here. Is your family ready?

The $124 Trillion Question

By 2048, an estimated $124 trillion will pass from older to younger generations. It's the largest wealth transfer in history.*
The real question isn't how much money will transfer. It's how prepared will the next generation be?

Wealth Is More Than Money

Today's family wealth often includes:

- Cash & investments
- Real estate
- Family businesses
- Collections & legacy assets

Each requires **stewardship, foresight, and skill**—none of which are automatic.

For the next generation to succeed, it will take intentional preparation and education.

These four steps can help get you started.

Insert Contact Info Here

Step 1: Plant the Seeds of Financial Literacy Early

Financial literacy works best as a lifelong conversation, not a one-time lecture.

Life Stage	Focus Areas
Young Kids	Saving vs. spending, allowances
Teens	Budgeting, credit, first jobs
Young Adults	Investing, compound interest, taxes, debt
Adult Children	Estate planning, wealth stewardship

Don't assume adult children already know about finances. Only 30 states require K-12 financial education; and most rules are recent.** Many adults missed out entirely.

Ask them: What do you know? What don't you? What do you want to learn?

Step 2: Put Structure Around Learning

Casual conversations are great. Intentional structure is better. Consider:

- Regular family financial meetings — share goals, surface questions
- Workshops with advisors — bring in experts for deeper topics
- Curated online learning — leverage trusted educational content

Step 3: Turn Theory Into Practice

Knowledge sticks when it's applied.
Try this progression:

1. Practice portfolio → Small dollars, real decisions, safe lessons
2. Donor-advised fund role → Help direct family giving
3. Family business involvement → Real responsibility, real stakes
4. Investment committee seat → Co-stewardship of family wealth

The goal: Build confidence and capability through hands-on experience.

Step 4: Ground Wealth in Values

Values transform wealth from a goal into a tool. Three worth considering:

- **Stewardship:** Wealth is borrowed from the next generation. Manage it accordingly.
- **Giving Back:** Use resources to create real impact in your community and beyond.
- **Self-Worth Beyond Wealth:** Net worth ≠ personal worth. Money enables purpose; it doesn't define it.

When values lead, counterproductive and reckless decisions follow much less often.

Break the Money Taboo

Here's the disconnect:

- **66%** of Americans say wealth conversations are important
- **62%** say they never have them***

That gap is where family wealth goes to die. The most successful families treat wealth education as an ongoing process that evolves as the family and the financial picture grow.

I Can Help

As your financial advisor, I can:

- **Clarify** complex issues and planning strategies
- **Facilitate** family meetings as a neutral voice
- **Answer** questions as they come up—big or small

Ready to Start the Conversation?

Your family's wealth deserves more than a will.
It deserves **a plan, a purpose, and a prepared next generation.**

Let's talk. Reach out today!

* Cerulli Associates, Cerulli Anticipates $124 Trillion in Wealth Will Transfer Through 2048, 12/2024
** National Endowment for Financial Education (NEFE), Existing K-12 Financial Education Requirements, as of 06/2026, The Existing K-12 Financial Education Requirements
*** Empower, 62% of Americans don't talk about money, 04/2023, 62% of Americans don't talk about money according to new Empower research, and their silence may come at a cost

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