



For decades, families of wealth and industry experts have turned to the FOX Library and Resource Toolkits for its collection of thought leadership, proprietary research, and tools that address their needs and concerns. With the FOX community in mind, this Resource Toolkit is provided to help families and their trusted advisors be well informed, prepared, and armed with solutions and expert insights on the topics of interest. For more thought leadership and best practices, please visit and explore the online [FOX Library](#) and [Recommended Books](#).

### Family Engagement in Learning

- [FOX Learning Programs](#)  
by Family Office Exchange

Learn from and engage with FOX experts, FOX members, and other industry authorities through various industry-leading education [forums](#), [e-learning courses](#), [workshops](#), and [webcasts](#).

- [FOX Foresight 2025: Leaning into Learning: Four Top Practices of Enterprise Families](#)  
by the FOX community, 2025

There is a growing recognition among ultra-high net worth families of the value of investing in their human capital. As we lean into learning, we explore the top four practices of enterprise families and observe the ideal education and preparation components that can lead to families flourishing.

- [FOX Family Learning Handbook](#)  
by Family Office Exchange, 2021

A thorough and evergreen resource for families, family office staff, advisors, and anyone working to advance education initiatives with a family. This curated collection of research and thought leadership includes all FOX knowledge related to family learning in an easy-to-follow format, organized by three stages of family learning: beginning, emerging, and formalized. Each stage includes an overview, action steps, a list of questions, resources, case studies, and tools and worksheets. For more key insights, [watch the webcast replay](#) on how and why family education is an essential component that supports family cohesion and the transfer of wealth and legacy through generations.

- [Balancing Family Complexity, Learning, and Capital to Foster Flourishing](#)  
by Family Office Exchange, 2024

Scott Peppet, the President of a single family office and private trust company, explores the importance of aligning a family's learning capacity with the complexity of its environment to ensure long-term flourishing for the family. Scott emphasizes that rather than always striving to increase knowledge to match complex demands, families should consider reducing the complexity of their context when it exceeds their ability to manage it effectively. This approach can alleviate stress and dependency on external advisors, fostering a more sustainable and harmonious family dynamic.

- [Readying Future Generations Amidst Constant Change](#) (podcast)  
by Family Office Exchange, 2023

Joline Godfrey has been a pioneer and trailblazer in the field of family education, especially in helping families prepare and equip their rising generations with the life skills and financial fluency required for them to be successful. In this episode, Joline shares her views on the current state of how ready and prepared families feel to cope with the future and the constant change they face and offers some valuable and practical learning and engagement tools. Given the unprecedented disruptions young people face today, Joline also provides some practical and important steps families can, and must, take to help ready their future generations.

- [Addressing the Complexities of Communication and Family Learning](#)  
by Ascent Private Capital Management of U.S. Bank, 2019

Families that have accumulated significant assets want to know how to best prepare the rising generation to help them maximize the benefits available to them, while also minimizing the unique challenges that occur when navigating the world of wealth. Younger family members may have different approaches when it comes to wealth. Understanding where these approaches come from is essential when creating an effective family education program. To engage family members of all ages, with disparate beliefs and approaches to money, the best place to start is with what matters most: values.

## Financial Education

- [Introduction to Investing](#)  
by Cambridge Associates, 2023

This series of short, educational videos provides an overview of the core elements of investing and some of the asset classes most commonly used in portfolio construction. Download the full presentation deck and explore the educational modules on the topics of interest that include: (1) Setting an Investment Policy and Principles of Portfolio Construction; (2) Introduction to Public Investments: Public Equities, Bonds, and Diversifiers (Hedge Funds); (3) Introduction to Private Investments: Private Investment Lingo and Lifecycles, Venture Capital, Growth Equity, Buyouts, Private Credit, and Real Estate; and (4) Glossary of Investment Terms.

- [Courageous Money Conversations: Unique Approaches for Financial Education](#) (webcast replay)  
by Family Office Exchange, 2022

Money conversations can be difficult, and yet they are necessary. FOX Chief Learning Officer Mindy Kalinowski Earley joins Amy Zehnder and Cindy Coe to discuss how financial education can be engaging by applying a gamified approach. Discussing the [FOX Family Learning Handbook](#) and Amy’s and Cindy’s book *Courageous Money, Your Adventure Through Money National Park* as a guide, the facilitators share their insights and experience on how money relationships, financial planning, and the implications of growing up with wealth influences many of our adult behaviors.

- [How to Teach Your Kids the Basics of Investing](#)  
by Ascent Private Capital Management, 2022

You know the value of encouraging children to learn and practice the [basics of money management](#). And at age 11 or 12, it may be the right time to start a conversation about investing, including how it’s different from saving. Creating opportunities to teach your kids these basic investing principles, and then helping put those principles into practice, can be an important step toward their eventual financial independence.

- [Financial Literacy for Kids: Six Ways to Teach Your Child About Money](#)  
by Ascent Private Capital Management, 2021

While access to the privileges of wealth is a blessing in most instances, it can provide additional challenges in raising appreciative and self-sufficient children. As a parent, you play an integral role in helping your children learn self-sufficiency and financial literacy. If you want your children to obtain the financial skills and experience to manage their own money now and, eventually, the wealth they’ll inherit, they’ll need to learn a couple of key concepts and financial basics.

- [Meaningful Moments in Financial Parenting](#) (webcast replay)  
by Family Office Exchange and Hawthorn, PNC Family Wealth, 2020

Communicating financial values and nurturing financial skills in the next generation is a far more challenging enterprise for today’s family than it was for previous generations. Social media, easy access to information through search engines, and dramatically different expectations call for creative ways for families to raise financially mindful children. In this webcast, Alexandre Monnier and Joline Godfrey discuss the opportunities—and challenges—of financial parenting in complex times, and how capturing teachable moments and leveraging the financial, intellectual, social, and human capital (F.I.S.H) can help create meaningful moments on the parenting journey. They also use stories and case studies to illuminate a few techniques families are putting to work.

- [Helping Your Child Become Financially Self-Sufficient](#)  
by Ascent Private Capital Management, 2018

Helping your children learn to become financially self-sufficient can be one of the most satisfying jobs of parenthood. By “forcing” your children to make choices about how to spend limited resources, you’re creating opportunities to help them find their interests and passions and discover what is truly important to their happiness. The more you can do to help your children become financially self-sufficient, the more confidence they and you will have in their ability to eventually take a leadership role in managing your family’s wealth and legacy.

- [Borrowing Basics: A Lesson on Credit and Debt \(Grades 3-5\)](#) (video)  
by PwC Private Company Services, 2020

Beginning with the story of an older brother receiving a credit card to purchase a bike, his sister sets out to learn more about the basics of borrowing. She had seen her parents use credit cards, but the truth was, she didn't really know much about them. Through questions and examples, she explains how it works.

- [How to Build Wealth Through Stocks \(Grades 9-12\)](#) (video)  
by PwC Private Company Services, 2020

Most teenagers have heard that investing early in life is a way to build wealth over time. They've most likely heard that buying stocks is a common way to invest. In this video, they learn what stocks are and how they are sold and purchased. They will also discover the benefits that stocks offer to investors.

- [School's Always in Session: Brush Up on Your Financial Literacy](#)  
by Parametric, 2021

Whether dealing with new terms like meme stocks or older ones like tracking error, there can be plenty of confusion around the language of investing. We share the frequently misunderstood terms all investors need to know.

- [Financial Literacy Resources for Children and Teens](#)  
by Family Office Exchange

Create an engaging learning experience for your children with these curated resources that include books, learning activities, board games, and videos on financial literacy.

### Learning Program Design

- [Equipping the Family with a Lifelong Learning Roadmap for Success](#) (podcast)  
by Family Office Exchange, 2024

From working with wealth holders to help them remove obstacles that often stand in their way to long-term success, Stephen Goldbart and Joan DiFuria share their insights, practical tips, and the key success factors—the “magic ingredients”—that they discovered through their work to help families of wealth flourish across generations. As co-founders of Money, Meaning, & Choices Institute (MMCI), they also work with wealth holders and their advisors to address the psychological issues and challenges of wealth. In this podcast, Stephen and Joan discuss their book, *10x10 Learning Roadmap*, and how family leaders and individual family members can make use of it in real life.

- [FOX Foresight 2023: Three Forward-Thinking Families and Their Learning Approaches](#)  
by Family Office Exchange, 2023

Discover different learning approaches taken by three families who partnered with a FOX consultant to develop their human capital, engage the next generation, and create a culture of learning at an early age. These three vignettes exemplify best practices and trends in family education, including the formalization of family learning.

- [Education in a Family Office: Strengthening the Family Legacy](#)  
RSM US, 2021

Whether knowledge is shared around the dinner table or in a boardroom, starting family member education early puts a family office in a strong position to strengthen the family’s legacy. While the education program would likely depend on family characteristics, there are three topics that should be part of the curriculum: basic financial literacy, security and privacy, and the lessons and legend on how the family built its wealth.

### Rising Generation Education

- [Navigating Financial Readiness for the Rising Gen](#) (forum session replay)  
by Family Office Exchange, 2023

The financial landscapes can be a challenging one for children from families of wealth to navigate. With early education and age-appropriate learning they can get a head start that allows them to incrementally adapt to and prepare for their unique future. In this forum session, Joline Godfrey and FOX’s Mindy Kalinowski Earley take a deep dive of Joline Godfrey’s Bounce10—a creative play-based program to help parents give young children a foundation of financial readiness to serve them throughout their lives.

- [Engaging and Preparing the Rising Gen](#) (podcast)  
by Family Office Exchange, 2023

As the Chief Learning Officer at FOX, Mindy Kalinowski Earley shares insights from her extensive work with families and their rising gen members. She delves into the main areas of interest, importance, and concern to younger generations within enterprise families who are approaching education as a priority and how they are building robust learning capabilities into their strategy and enterprise systems. Mindy also unveils some of the key learning themes that emerged from a FOX research study examining the needs, aspirations, and challenges that are specific to rising-gen family members.

- [Engaging the Rising Gen with a Strengths-Based Approach](#) (podcast)  
by Family Office Exchange, 2023

By applying the strengths-based approach to your rising generation education, it can unlock the potential for success, happiness, and impact. In this podcast, Kristin Keffeler discusses that approach that was covered in depth in her influential book, *The Myth of the Silver Spoon*. She describes the challenges that are potentially holding back rising-gen members and their parents—the things she calls “clutter” and offers suggestions on how to overcome them. Kristen also talks about the core theses—including the positive strength-based approach—in her visionary book, *Wealth 3.0*, which she co-authored with Jim Grubman and Dennis Jaffe.

- [Generating Engagement Among Teenage Family Members](#) (podcast)  
by Family Office Exchange, 2023

Often there are misconceptions or gaps of understanding among UHNW families about preparing and engaging their children to be good, responsible owners and family enterprise members. Amber Slattery, a director at a single-family office based in Paris, sees the gaps in the realm of her work with families who are looking for “next-gen education.” Amber shares her insights into the unique challenges and opportunities associated with engaging and educating teenage and college-age rising generations. She also discusses her “6 Key Findings,” a useful tool to inform and structure the work with younger family members.

- [Considerations for Rising Generation Education](#)

by Willow Street Group, 2021

As no two families are alike, there is no one singular approach to family education—the cornerstone to a thriving and lasting legacy. The structure, topics, and educational methods all depend on the needs, wishes, and preferences of the family members. As you develop your rising generation education strategy, considerations should be made around the establishment of a solid foundation, forum and format, and taking a gradual approach.

- [Raising Financially Savvy Children: Starting the Conversation](#)

by Boston Private, 2020

Educating children about money, wealth, and financial planning is a critical step in helping them build their futures. As a wealth creator and thoughtful investor, you want to be sure your children understand how to manage finances and make good, informed decisions when it comes to spending, saving, and investing. But talking to children about money and wealth can be tricky. A workbook with resource links and checklists is provided to help make the process easier for families.

- [The Five Common Mistakes of Next Gen Education Programs](#)

by The Mutual Trust Pty Ltd., 2017

Many families recognize the importance of preparing future family leaders for the responsibilities of wealth through education programs. It's a process that needs to be cultivated over many years in a thoughtful and planned manner. However, far too often the next gen education programs fail to get off the ground or maintain momentum. Family members become disinterested, disengaged, or simply don't attend. It can happen when families make five common mistakes in developing an education plan for their rising generation.

## Responsible Ownership Education

- [Empowering the Rising-Gen to be Responsible Enterprise Owners](#) (podcast)

by Family Office Exchange, 2024

For families of wealth across the globe, preparing the next generation for the future stages of the family journey is a topic of great interest. In this podcast, Prof. Maarten de Groot talks about how he sees the importance and centrality of engaging and preparing the rising gen to play a meaningful role in their family enterprise. One important practical suggestion Maarten has for families, and especially for the younger members of the rising gen, is to understand and develop their relationship with wealth.

- [Nurturing Healthy, Wealthy, and Wise Rising Gen Members](#) (podcast)

by Family Office Exchange, 2024

Often there is a rift between what parents want and what their children actually need when preparing the next gen to be good stewards of wealth. In this podcast, author of *Raised Healthy, Wealthy & Wise*, Coventry Edwards-Pitt shares the insights she has uncovered over the course of her career on the rift. She also stresses the importance of “taking 10 steps back” and deploying practical tools such as a “facilitated reading journey” to avoid the unintended, damaging side effects of that may come with the solutions the family wealth industry is offering.

- [Helping Your Children Prepare for an Inheritance](#)  
by Baird, 2023

If you're not used to having conversations surrounding family wealth, it can be an uncomfortable experience that can lead to in-fighting and a breakdown in trust. That's especially true when talking about inheritance: older generations often question if their kids are ready to grow into their roles as stewards of wealth, and younger generations often let inexperience and a fear of being judged keep them from asking important questions. Melanie Schmieding, CFA and Director of Baird Family Wealth, offers six strategies to foster communication and to keep misunderstanding from sabotaging these crucial discussions.

- [Finding Balance: Providing Opportunities for Your Children Without Enabling Them](#)  
by Truist, 2023

All parents have reasons for why they do or do not share their wealth with their children, and neither option is without challenges. So, how do you bring your children up the curve with regard to preparing them for living fulfilled, happy, healthy, accomplished lives in the presence of wealth? While every family is different, applying the general themes of best practices for managing and sustaining wealth will position parents to successfully prepare their children for the opportunities and responsibilities that come with significant wealth.

- [Managing Your Inheritance: An Easy-to-Understand Introduction for Younger Generations](#)  
by Baker Tilly, 2022

Many young adults are looking to increase their knowledge when it comes to managing their inherited wealth. After all, wealth can be a complicated topic—and figuring out what to do with it can be an overwhelming experience. With that in mind, this guide is designed to answer their questions and concerns on the issues related to money, including offering best practices for managing their wealth.

- [Preparing for the Great Wealth Transfer: Strategies for Effective Family Education](#)  
by Willow Street Group, 2021

Often, families execute wealth transfer planning strategies without fully considering what wealth and family legacy means to them—particularly the importance of defining and sharing their associated social, economic, and philanthropic values. In this interview, two advisors examine the value of family education and the critical role advisors play in the process.

- [Money & Relationships](#)  
by Truist (f/k/a GenSpring | SunTrust Private Wealth), 2020

Money is merely paper and coins—tools used to get what is needed and wanted. Money itself is neutral, yet it impacts nearly every aspect of life. Everyone has a relationship with money. The key to money and relationships is understanding the pros, cons, implications, and impact on each relationship. There's no one right or wrong way to deal with money, but there is the need to recognize its resulting effect.

- [You Can't Always Get What You Want: Talking with Children about Wealth and Entitlement](#)  
by First Republic Private Wealth, 2019

To sidestep the entitlement trap, here are five consistently identified principles to help parents create more self-reliant children. And the most encouraging takeaway is it's never too late to start this work with your children.

- [Taking Time to Teach: Raising Responsible Children Amid Affluence](#)  
by Wells Fargo Private Bank (Abbot Downing), 2016

One of the greatest concerns among wealthy parents is that the family's great fortune might inadvertently lead to misfortune for their children. Raising responsible children in affluence is a life-long task requiring patience and persistence. Like learning to read, financial literacy is a process that is best started in early childhood. Teachable moments, alongside practical ways to teach children about wealth, are the beginning of financially responsible parenting.

- [Uncomfortable Money Dilemmas: Graceful Ways to Handle Them](#)  
by BMO Family Office, 2018

When you make more money than your friends, it can set up awkward and uncomfortable money dilemmas. However, there are ways to get around them by having a few good verbal comebacks and a dose of kindness to help you sidestep a lot of cringe-worthy money situations.

### Family Leaders Development

- [Cultivating Future Family Leaders](#) (forum session replay)  
by Family Office Exchange, 2024

Through a collaboration with a family office and outside partners, hear one family's approach to encouraging the rising generation to find their voice in the family enterprise. Learn from a Family Office COO how to design and steward a rising generation program with family input and the support of external consultants. Together, the group discusses their work with the family, the elements that worked well, the foundation for building a successful rising generation program, and developing and cultivating future family leaders.

- [Equipping the Rising-Gen with the Skills and Tools to Flourish](#) (podcast)  
by Family Office Exchange, 2024

The needs, challenges, and opportunities facing next-gen members of multi-generational families are very unique and often not fully understood—maybe even misunderstood. As a co-founder of Wellth Works and a seventh-generation family member of a 100-year family, Ella Chase has seen the burdens and blessing of complex, multi-generational family enterprises. In this podcast, Ella shares her insights and frameworks on how to equip the rising generation with the skills and tools to flourish. One such tool is the Decision-Matrix to get future family leaders unstuck and to maximize their leadership potential and personal wellbeing.

- [FOX Foresight 2022: Preparing Rising Gen for Leadership](#)  
by Family Office Exchange, 2022

Preparing the rising generation for leadership can feel daunting at the beginning. It takes courage and vision to get things started. Along with understanding five key things in your preparation, advance incrementally and look for ways to use education to get family members excited about the future of the rising gen and their leadership positions in the family.



## Personal Development

- [Empowering Family Members Through Individual Development](#) (podcast)  
by Family Office Exchange, 2024

Michelle Jezycki, President of Trifecta Consulting, a US-based human resources management company, shares insights from her work with families and family offices, which focuses on their human capital and often centers around change. She also delves into the importance of the individual development plans (IDPs) of family members and key staff of the family office, outlining her philosophy on IDPs and providing tips on how families can effectively employ this important human-capital tool.

- [You Actually Can Afford to Fail \(Intelligently\)](#)  
by Ascent Private Capital Management of U.S. Bank, 2018

Taking cues from entrepreneurs, families with great financial wealth would be well-served to create environments where their children can fail and in doing so, learn invaluable lessons about finance and resilience. While the older generations may set the tone by sharing their own stories about overcoming adversity, the rising generations will learn best by making their own mistakes.

## Career Planning

- [Women Make Inroads as Private Equity Operating Partners](#) (video)  
by Grant Thornton, 2024

In this panel discussion, four impactful women share their experiences in private equity and how women can thrive in this industry. Their valuable insights on leadership, practical advice, and inspiring stories will help with your career planning in any field.

## Family Learning Tools, Templates, and Recommended Books

- [FOX Member Templates](#), which include sample family education presentations—such as “Making the Case for Family Education” and “Understanding Responsible Ownership”—and other tools and illustrations to help meet your family learning needs.
- [Recommended Books](#) on select topics that include family learning, investment management, family philanthropy, and more to help meet your family learning goals.

For more expert insights and guidance on other topics of interest, explore the full collection of [Resource Toolkits](#) inside the online FOX Library.