

## **Lynne Finch, Author and publisher of The No-Cash Allowance**

### **Sum your business up in a sentence.**

The No-Cash Allowance book describes a proven method for parents to teach children to manage money from pre-school through high school.

### **What's the business model?**

Provide an easy-to-use guideline for parents to teach their kids how to manage money as a number in a world that continues to increase its use and reliance on cashless transactions.

### **Who are your competitors?**

Other books and websites about allowances for children

### **What's your USP?**

The No-Cash Allowance is adaptable for any family at no additional cost for parents. Kids gain a financial money management experience in their home that prepares them to manage money independently as adults.

### **How have you funded it so far?**

Personal funds

### **What were you doing before?**

Working in communications and marketing.

### **Where did the idea come from?**

From our family experience teaching our kids to manage money.

### **What's the smartest thing you've done so far?**

Trusted myself to publish my own book.

### **What's the one thing you would do differently?**

Spend more money on marketing.

### **If your business was a flavor of ice-cream, what would it be?**

Chocolate, rich and satisfying. Learning to manage one's money gives kids essential life skills like confidence, decision-making and responsibility. The bottom line is that this approach shapes behavior through positive reinforcement by empowering children to make real decisions.

### **What outside ideas have inspired you?**

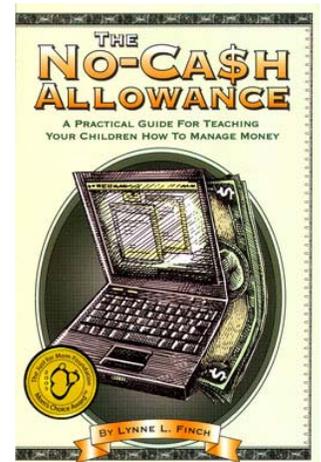
The 10,000-Hour Rule as featured in Malcolm Gladwell's book, The Outliers. I believe money management is a skill that requires practice, specifically in making decisions. This is why kids benefit from the hands-on practice outlined in my book.

### **Where are you going to be in 12 months' time?**

Be known as an allowance expert and resource helping parents prepare their kids to be independent adults.

### **What's the best financial advice that you have received, that you would like to pass onto our audience?**

My dad told me to always pay my bills on time. By assigning kids spending responsibilities (expenses) using The No-Cash Allowance approach, kids can learn how to pay their bills on time before they are legal adults.



**What 3 attributes are most important to you if we were going to hire somebody?**

Communication. Efficiency. Enthusiasm for moving forward.

**Find out more....[www.TheNoCashAllowance.com](http://www.TheNoCashAllowance.com)**