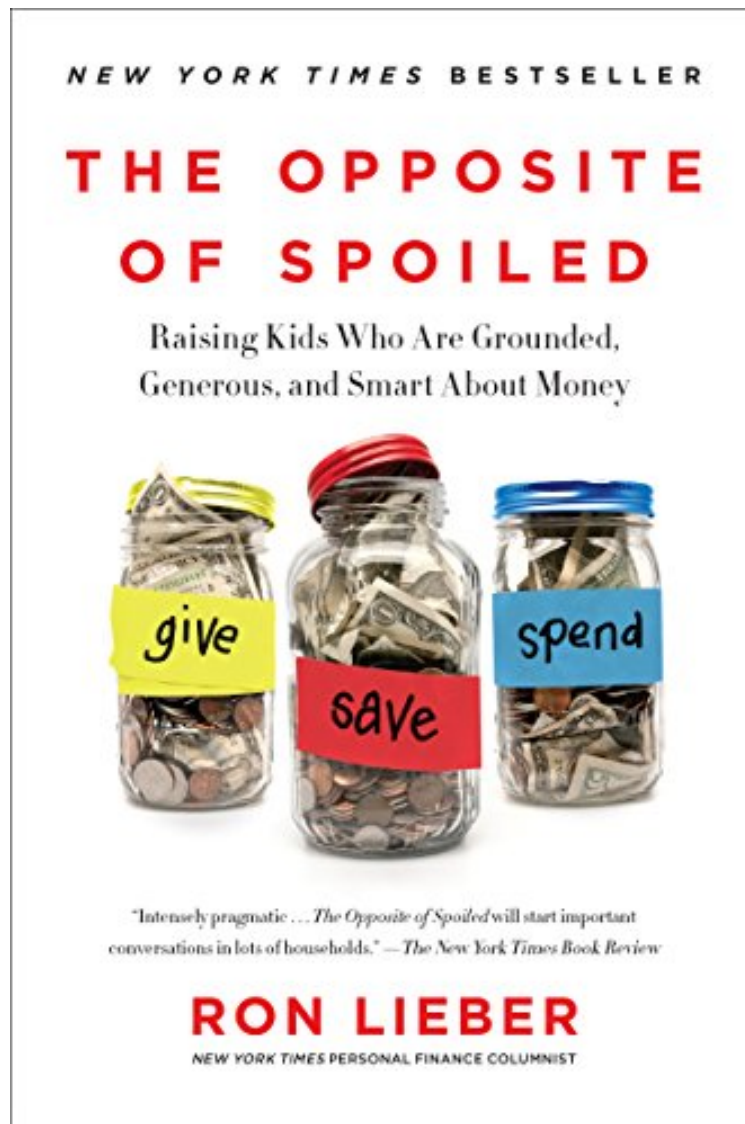


(Read download) The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money

The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money

Ron Lieber

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Ron Lieber : The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money before purchasing it in order to gage whether or not it would be worth my time, and all praised The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money:

98 of 101 people found the following review helpful. radic; Practical, Lots of Good IdeasBy BassocantorTHE OPPOSITE OF SPOILED is an extensive investigation into why kids are spoiled--and more importantly, what we can

do to avoid that mistake. There are lots of practical tips, interviews, and stories from families that have tried different methods to make your kids value work and spend their money wisely. For example, the author gives an example of one family that calculates the most fun per dollar spent on their recreation. The whole family gets together and discusses what's the best use of their money. Ron notes that spoiled kids have four things in common. First, they don't have many chores; second they don't have any rules; thirdly they have lots of free time assistance; and fourthly, they have a lot of stuff. Here are some other great ideas:

- It's important to talk to your kids about money matters; "Take out the bills and show them. Let them ask all the questions they want."
- Teach kids delayed gratification: "How to delay gratification is a key part of learning to handle money well... "Teaching our children the ability to wait is a big part of our overall goal, and what's most important about allowance is what will happen when they're too old to get one."
- It used to be that people compare themselves to others horizontally. But now it's possible to compare yourself vertically - that is against wealthy people.
- Studies have shown that kids who watch commercials are much more likely to want to play with a toy rather than with other kids. So the author recommends severely limiting watching of commercials.
- Encourage your kids to give money away: "Storing allowance money in a 'give jar' along with the 'spend' and 'save' ones will help. Its presence reminds younger children to think about causes they want to support."
- Use creative ways to help your kids enjoy and perform use for work: "Kids like to work and enjoy earning money, but we don't do a good enough job of encouraging there industrious this." Kids have an instinct to work we just need to encourage it: "Our job, then, is to stoke that instinct to work and earn and see just how far their natural born industriousness takes them."
- Instill gratitude by having your family learn to say some type of grace before meals.

All in all, **THE OPPOSITE OF SPOILED** is a practical, encouraging book with lots of great ideas. At the end of the book is a "Notes" supporting the comments in the body of the book. There is also an extensive bibliography. A Review by Chris Lawson. Advance copy for review courtesy of Edelweiss. Note: I do not know the author of this book, and no one--not even my spoiled kids--requested I write this review.

2 of 2 people found the following review helpful. Excellent resource for parents

By K. Johns Great sound advice on how to introduce responsible money management to kids and teens. We used the strategies the author suggested and saw an immediate change in our kids' attitudes. They consider their purchases much more carefully, and we don't have to say no when they want to buy something we consider "junk." If they buy it and have buyers' remorse, lesson learned. It's their money, which means they take ownership of the decision making process. Highly recommend!

0 of 0 people found the following review helpful. This is a great book for teaching finances to children

By Adam Leah I wish my parents had read this book before raising me! Lol! This is a great book for teaching finances to children, particularly children who are well off. The book arrived quickly and in great condition, but what was most important to me was learning about how I can raise my son to avoid a sense of entitlement and get him off to a good start with his finances. As parents we focus so much on academics and sports and other extracurriculars, I think it's important we also pay attention to how we raise our kids in light of finances and that impact.

In the spirit of Wendy Mogel's *The Blessing of a Skinned Knee* and Po Bronson and Ashley Merryman's *Nurture Shock*, New York Times columnist Ron Lieber delivers a taboo-shattering manifesto that explains how talking openly to children about money can help parents raise modest, patient, grounded young adults who are financially wise beyond their years. For Ron Lieber, a personal finance columnist and father, good parenting means talking about money with our kids. Children are hyper-aware of money, and they have scores of questions about its nuances. But when parents shy away from the topic, they lose a tremendous opportunity--not just to model the basic financial behaviors that are increasingly important for young adults but also to imprint lessons about what the family truly values. Written in a warm, accessible voice, grounded in real-world experience and stories from families with a range of incomes, *The Opposite of Spoiled* is both a practical guidebook and a values-based philosophy. The foundation of the book is a detailed blueprint for the best ways to handle the basics: the tooth fairy, allowance, chores, charity, saving, birthdays, holidays, cell phones, checking accounts, clothing, cars, part-time jobs, and college tuition. It identifies a set of traits and virtues that embody the opposite of spoiled, and shares how to embrace the topic of money to help parents raise kids who are more generous and less materialistic. But *The Opposite of Spoiled* is also a promise to our kids that we will make them better with money than we are. It is for all of the parents who know that honest conversations about money with their curious children can help them become more patient and prudent, but who don't know how and when to start.

The Opposite of Spoiled is a thoughtful, and often inspiring, book that also delivers dozens of smart, practical tips for turning conversations about money into lessons about living. If you've got kids, want kids -- or heck, have been a kid -- read this book. (Daniel H. Pink, author of *Drive* and *To Sell is Human*) We all want to raise children with good values, yet we often neglect to talk to our children about money. This engaging and important book breaks new ground by suggesting that the next generation deserves to be better at money than we are. A must-read for parents. (Gretchen Rubin, author of *The Happiness Project*) All of us worry about how to give our kids a proper dose of perspective and gratitude. Ron Lieber's explanation of how money conversations imprint

these good values (and so much more) is just the thing parents need to read right now." (Madeline Levine, author of *The Price of Privilege*) "Finally, an honest, modern, comprehensive and nuanced book about kids and money. Parents report that conversations about money fill them with so much dread and confusion that they change the subject rather than dive in. *The Opposite of Spoiled* comes to the rescue." (Wendy Mogel, author of *The Blessing of a Skinned Knee*) "New York Times columnist Lieber makes a strong argument that money is something that children notice and talk about. . . . Lieber's easygoing style will encourage parents to raise a new generation that's both confident and compassionate." (Publishers Weekly) From the Back Cover We may not realize it, but children are hyperaware of money. They have scores of questions about its nuances that parents often don't answer, or know how to answer well. But for Ron Lieber, a personal finance columnist and father, good parenting means talking about money with our kids much more often. When parents avoid these conversations, they lose a tremendous opportunity—not just to model important financial behaviors, but also to imprint lessons about what their family cares about most. Written in a warm, accessible voice, grounded in real-world stories from families with a range of incomes, *The Opposite of Spoiled* is a practical guidebook for parents that is rooted in timeless values. Lieber covers all the basics: the best ways to handle the tooth fairy, allowance, chores, charity, savings, birthdays, holidays, cell phones, splurging, clothing, cars, part-time jobs, and college tuition. But he also identifies a set of traits and virtues—like modesty, patience, generosity, and perspective—that parents hope their young adults will carry with them out into the world. In *The Opposite of Spoiled*, Ron Lieber delivers a taboo-shattering manifesto that will help every parent embrace the connection between money and values to help them raise young adults who are grounded, unmaterialistic, and financially wise beyond their years.

About the Author Ron Lieber is the Your Money columnist for the New York Times. Before joining the Times in 2008, he wrote the Wall Street Journal's GreenThumb personal finance column, was part of the start-up team at the paper's Personal Journal section, and worked at Fortune and Fast Company magazines. He is the author or coauthor of three books, including the New York Times bestseller *Taking Time Off*. He lives in Brooklyn with his wife, fellow New York Times reporter Jodi Kantor, and their daughter.