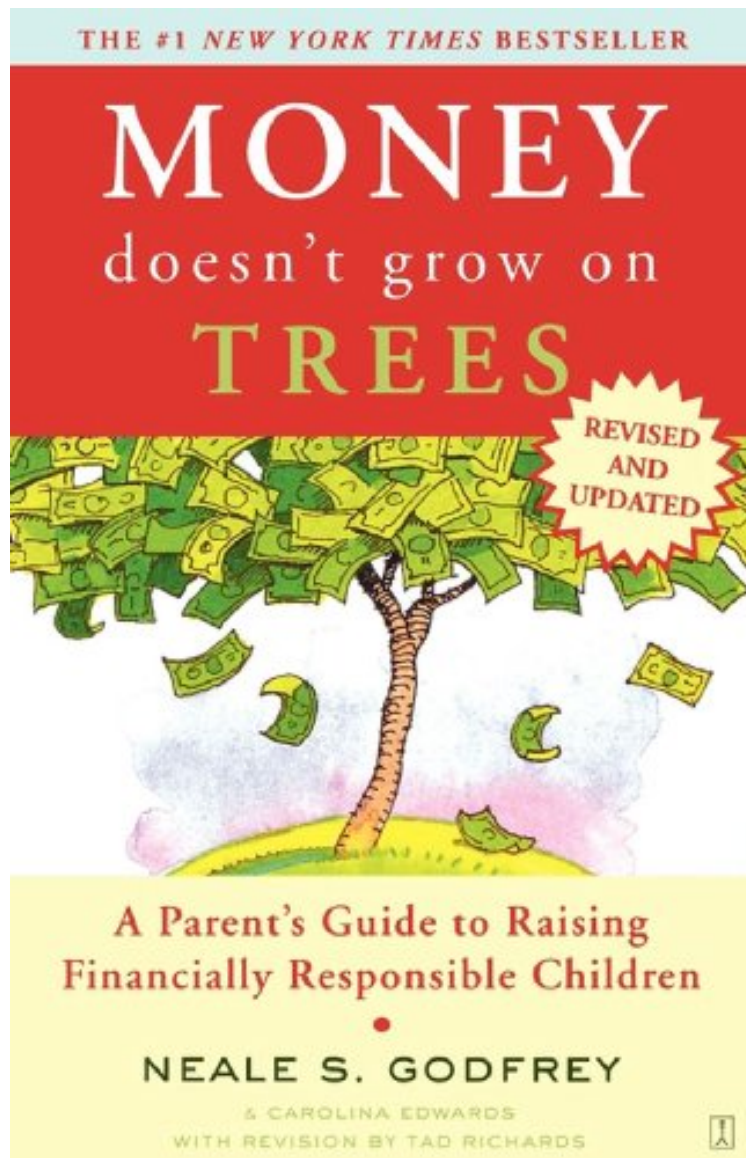


# Money Doesn't Grow On Trees: A Parent's Guide to Raising Financially Responsibl

Neale S. Godfrey, Carolina Edwards  
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Neale S. Godfrey, Carolina Edwards : Money Doesn't Grow On Trees: A Parent's Guide to Raising Financially Responsibl before purchasing it in order to gage whether or not it would be worth my time, and all praised Money Doesn't Grow On Trees: A Parent's Guide to Raising Financially Responsibl:

4 of 4 people found the following review helpful. Intelligent money management for kidsBy K. MurrayThis book contains great suggestions on how to teach your kids (and you!) money management skills from an early age. Both my

9 and 6 year old boys enjoy doing their chores, crossing them off, then budgeting their allowance money into 4 jars each week. My older boy has always been a saver/hoarder; I think this will help him realize it is o.k. to spend some money on himself (medium-term savings). My younger boy is the spender, and this will teach him to save (long-term savings). They pay for a school lunch each week (short-term expenses) and contribute to a charity. It does take some work on the parent's part: setting up meaningful chores each week and staying on top of paying the allowance money, but it's an extremely valuable lesson for the kids. 0 of 0 people found the following review helpful. Great book for teaching adults about how to guide their children on money management! Saw Neale speak at a conference ... she is a hoot! 8 of 8 people found the following review helpful. The "IT" book for kids and finances! By Janna Newman This is an amazing book for parents who want to teach their kids about the value of money and how to save and spend wisely. It is a must read for ALL parents. We have started the kids on the four jar saving system and it's amazing. I wish soooooo much that I would have had these money skills growing up. With all the financial troubles so many Americans are going through, I feel that with the skills in this book that we will teach our kids, they will not fall into the same money troubles that are common today. Ms. Godfrey explains how to teach kids the value of money in ways I would not have thought of. Also, when I read this book, the timing was perfect as I was struggling with the idea of starting my kids on an allowance or not? Do you tie it to chores or not? She answered ALL my questions and gives great ideas and suggestions. I can't recommend this book enough! Wonderful!!!!!!

At a time when kids have more debt and temptation than ever comes a completely revised and updated edition of the #1 New York Times bestseller on teaching children aged three to twenty about money Money Doesn't Grow on Trees is the book that parents turn to when it comes to teaching their children about money. With 180,000 young adults between the ages of eighteen and twenty-four declaring bankruptcy last year and college students graduating with an average of \$28,000 in debt, Neale S. Godfrey is the definitive expert on the subject and her time-tested advice is more important than ever. Money Doesn't Grow on Trees offers exercises and concrete examples on everything from responsible budgeting to understanding the difference between "want" and "need" for children of every age. This revised edition includes entirely new sections that discuss The power of the Internet The tactics of television advertisers The world of eBay Godfrey's years of experience as a mother and a financial expert make Money Doesn't Grow on Trees a book no responsible parent can afford to pass up.

Unknown "What is a parent to do? Reaching for Money Doesn't Grow on Trees is one solution." -- Chicago Tribune "What is a parent to do? Reaching for Money Doesn't Grow on Trees is one solution." -- Chicago Tribune From the Publisher Are you worried about your children's financial future? Then whatever their ages, now is the time to teach them the money skills they will need every day of their lives. Chairman of the Children's Financial Network, mother of two, and a frequent commentator on national television, Godfrey has designed a unique program for kids -- from those as young as three to those in their teens -- that teaches them how to earn, save, and spend money wisely while it lets parents clearly communicate their family's values. Using age-appropriate exercises and concrete examples, Godfrey shows parents how to deal with a variety of tough situations such as: Your five-year-old wants an allowance. Should he get it if he doesn't do his chores? What and why do you kids need to know about your finances? Your teenage daughter desperately wants a \$75.00 pair of designer jeans and there's only money in the budget for a moderately priced pair. Do you give her the money? For parents who want to teach their kids the value of money and personal values, there's no better guide than Money Doesn't Grow On Trees