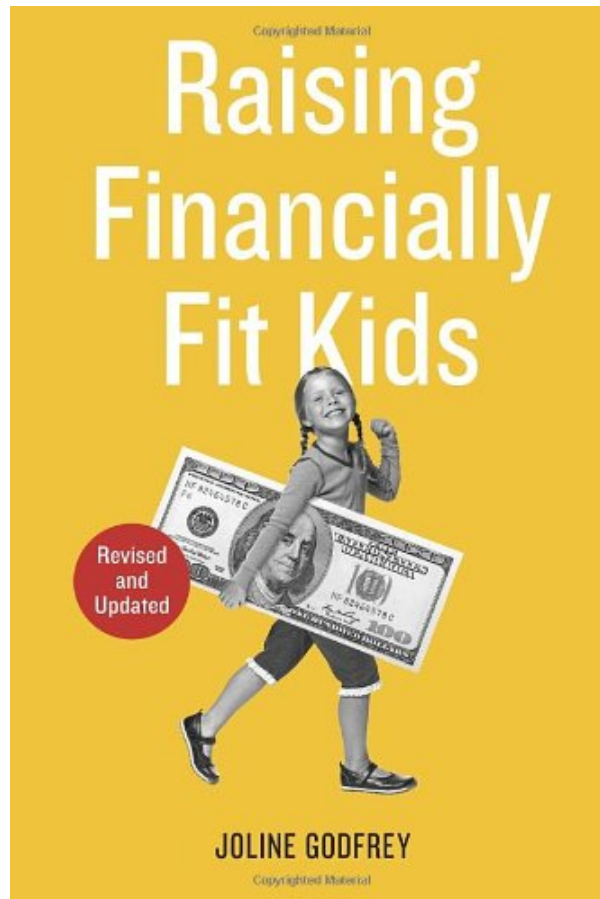


RAISING FINANCIALLY FIT KIDS, REVISED BY JOLINE GODFREY



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Raising Financially Fit Kids, Revised By Joline Godfrey. Just what are you doing when having extra time? Chatting or scanning? Why do not you attempt to read some book? Why should be checking out? Checking out is among enjoyable and enjoyable task to do in your extra time. By reviewing from several sources, you can locate new info as well as experience. Guides Raising Financially Fit Kids, Revised By Joline Godfrey to review will many beginning with scientific publications to the fiction e-books. It suggests that you can check out guides based on the necessity that you intend to take. Obviously, it will certainly be various and you could read all book kinds whenever. As here, we will certainly reveal you a publication need to be reviewed. This publication Raising Financially Fit Kids, Revised By Joline Godfrey is the selection.

From Booklist

Money, a powerful factor in family dynamics, is often a difficult subject for families to address. Godfrey aims to help parents send their children into the world as financially savvy adults by identifying 10 specific skills that can be mastered by children ages 5 through 18. These include saving, keeping track of money, spending wisely, living on a budget, investing, handling credit responsibly, and using money to help others. Godfrey contends that her advice is for parents of every income level because the same financial issues confront those with means as confront those with few resources, regardless of race, class, culture, or political orientation. While this book conveniently doubles as an infomercial for her consulting practice, it does offer valuable insight into an important subject. Mary Whaley

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Review

“If we could, we’d bring Joline Godfrey into our home for weekly lessons teaching our kids how to manage money. This book is the next best thing. Joline’s ability to help parents and kids align their financial actions with their values is truly unparalleled.”

-Joan King, head of Atlanta Girls’ School, and Kevin Salwen, author of *The Power of Half*

“Few parents had the benefit of the kind of financial education that kids require to be economically independent and safe in our dynamic world. Godfrey’s book provides straightforward advice about how to prepare children to make financial decisions aligned with your family’s means, values, and aspirations—while giving parents a hand in building their own level of financial fluency. No one is better suited than Godfrey to advise parents about how to raise children able to make financial decisions and build productive fulfilling lives.”

-Linda A. Hill, Wallace Brett Donham Professor of Business Administration and Faculty Chair, Leadership Initiative, Harvard Business School

“Invest in your family’s future today! Use Godfrey’s wisdom to help your children develop the social and financial skills to responsibly manage the fruits of their success.”

- Stuart E. Lucas, chairman of Wealth Strategist Partners and author of *Wealth: Grow It and Protect It*

From the Publisher

A parent's guide to raising financially sophisticated children, from the founder and CEO of the leading provider of financial programs for kids and parents.

Parental frustration over children who haven't mastered the habits of conservative spending and liberal saving cuts across race, class, culture, and political orientation.

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Raising Financially Fit Kids, Revised By Joline Godfrey. It is the time to enhance and freshen your skill, understanding and encounter included some enjoyment for you after long time with monotone points. Working in the workplace, going to examine, learning from examination and also more tasks could be completed and you need to start brand-new things. If you feel so worn down, why do not you try new thing? An extremely easy point? Checking out Raising Financially Fit Kids, Revised By Joline Godfrey is just what we provide to you will certainly recognize. And also guide with the title Raising Financially Fit Kids, Revised By Joline Godfrey is the reference currently.

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RAISING FINANCIALLY FIT KIDS, REVISED BY JOLINE GODFREY PDF

This combination parenting and personal finance book helps parents teach their children key money skills--such as saving, spending, budgeting, investing, building credit, and donating--that they'll need to become financially secure adults.

Parents want their children to enjoy bright economic futures. But how do we equip the next generation with lifelong financial skills?

In this updated edition of *Raising Financially Fit Kids*, Joline Godfrey shares knowledge gleaned from two decades of preparing children and families for financial independence and stewardship, philanthropic effectiveness, and meaningful economic lives. At the heart of the book are three big ideas:

- Financial education is not just about the money; it's about building great families and raising self-confident kids who have the tools to realize their dreams.
- Financial sustainability means living within one's means and acquiring skills to create and manage human and financial capital.
- Giving wisely is a global citizen's responsibility.

Designed for parents, grandparents, mentors, advisors, and educators, *Raising Financially Fit Kids* uses ten core money skills applied across five developmental life stages: children, tweens, middle schoolers, high schoolers, and twenty-somethings. Each stage includes age-appropriate activities that make financial fitness fun, from mall scavenger hunts to financial film festivals.

In this global economic landscape, we all need financial fluency. Whether your child is five, fifteen, or twenty-five years old, it's never too late to teach financial literacy. *Raising Financially Fit Kids* prepares your children for the complexities of living in a global economy and helps your family up your game from good to great.

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- 224 pages

From Booklist

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Most helpful customer reviews

3 of 3 people found the following review helpful.

excellent parenting advice about how to think about money

By Amazon Customer

My husband and I were wrestling with the age old question of to give allowance or not to give allowance to our kids. And if they get allowance, how much should they get? Of course this is an age old question for all of those parents who have gone before, but we are rookie parents with two kids and we knew enough to know someone must have thought about this.

My husband and I were discussing what chores should they do to get allowance? What do we want our kids to learn from getting an allowance? Is it just so they stop asking us for money or is it so they can learn about the tradeoffs of spending vs saving?

A friend recommended this book and the author cuts right to the chase: you give kids allowance so that they can learn about money. Kids do chores because they are part of the family and that is what a family does. In addition, she says, you should explain to your kids that they should probably have three different jars for their money; 1) this is money I am going to spend now, 2) this is money I am saving so I can buy something later, and 3) this is money I am going to donate to those less fortunate than we are.

We found this advice super helpful. Our kids do chores without negotiating allowance; and they are learning that if you spend your money you don't have any left then you will have to figure out how to earn money until your next allowance.

There are other great ideas in this book but we bought it to help us think about allowance. And it does that fabulously!

I highly recommend this book if you have kids.

5 of 5 people found the following review helpful.

By Stacy Allred: Outstanding. One of the BEST books on the market to develop a practical plan to teach kids financial literacy

By Stacy A.

In a TED Talk, on 'What we learned from 5 million books,' speakers Erez Lieberman Aiden and Jean-Baptiste Michel share the idea that you must find the intersection of the 'awesome' and the 'practical.' This is especially true with financial education. While financial education is incredibly important or 'practical,' the traditional teaching of financial education can be "boring" to kids. Joline's book is chocked full of creative ideas that perfectly find the intersection of practical and awesome: ranging from mall scavenger hunts, to financial films and charity cafes.

The creative ideas along with the education of how to do this right and a game plan by age and stages, make this one of the best financial parenting books out there. Working with parents to develop financial parenting plans, I have been using the original version of this book for a decade and have found it invaluable. This updated version takes it to the next level. Joline's life work is financial education; her years of experience and wisdom shine through with the ideas in the book. There are tons of financial parenting books on the market, and having read most of them, I have found this to be one of the very best.

45 of 47 people found the following review helpful.

Has more to do with values than teaching kids about finances

By book junkie

I hate to be the dissenting voice, but I bought this book to help me teach my children to be Financially Fit, and I don't think I got what I paid for. I am a financial advisor, so I have a pretty good grasp of the concepts, I just need help translating them and delivering them at opportune times to my 7 and 10 year old boys. My goal here is to make sure that when my kids leave the house they understand what basic investments are, how to allocate their spending between needs, wants, and saving for the future, basic budgeting skills, and an understanding of how debt works and how much it costs over time. What this book contained were lots of tips to encourage your children to become activists, give to charities and use their money to change the world. Not that I am against any of those things; when my 10 year old saw a sad-eyed puppy commercial for the ASPCA, he gave me some of his savings and I cheerfully mailed a check. I know how to teach my children about giving to charity, but that isn't what I bought this book for, and it isn't what the title implies.

There are some helpful ideas to teach your kids financial concepts in this book, the Sample Lifestyle Budget she provides is excellent. The proposed scavenger hunt to the mall idea is horrifying. Ms Godfrey proclaims that "shopping is entertainment." Whaaat? This is exactly what I'm trying NOT to encourage in my children.

Later in the book she says that yoga is helpful in calming the high you get from shopping- also she recommends meditation, exercise and a cup of tea. Really?

I bought this book because I wanted to know how and when to explain this stuff to to my 7 year old who, just last week when told that a price of an item was too much, told me I should just write a check for it. There is no help in here for explaining the mechanics of a checking account to a 7 year old. Also no discussion of living beneath your means, what a 401-K is, the benefits of saving early vs late, how much you should be saving, what social security is, taxes, an explanation of what stocks and bonds are, etc. While there was an explanation of using credit cards, there was not much in the way of showing kids how easily you can get into trouble with debt or how to calculate the cost of debt.

I didn't get much financial training from my parents and neither did my husband, so we don't know how or when to discuss it with our kids. We both learned it the hard way and with self-education, but would like to spare our children the mistakes we made. Not much help from this book- we will figure it out as we go I guess.

There is a clear liberal slant to this book. If the information had been good that would have been irrelevant to me, however some readers may object to the suggestions of steering your children towards green and impact investing, low impact living, becoming activists, the Occupy Wall Street Movement, etc. For example, the book suggests that you sign up for an investing newsletter to help your child understand investments which is a great idea. The newsletter it recommends is a green investing newsletter instead of Kiplinger's. I guess what I object to is that the book doesn't try to teach financial concepts like how to evaluate stocks, it tries to promote a values-based way of addressing money. It would have been easy to address this in a non-partisan way, since financial concepts, like pay yourself first, compound interest, debt- are all politically neutral.

See all 30 customer reviews...

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