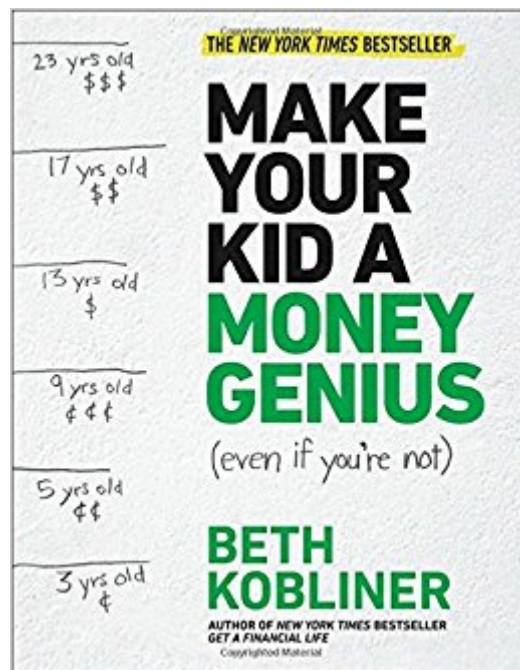




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# Make Your Kid A Money Genius (Even If You're Not): A Parents' Guide For Kids 3 To 23



## Synopsis

The New York Times bestseller that is a must-read for any parent! From Beth Kobliner, the author of the bestselling personal finance bible *Get a Financial Life* – a new, must-have guide showing parents how to teach their children (from toddlers to young adults) to manage money in a smart way. Many of us think we can have the “money talk” when our kids are old enough to get it – which won’t be for years, right? But get this: Research shows that even preschoolers can understand basic money concepts, and a study from Cambridge University confirmed that basic money habits are formed by the age of seven. Oh, and research shows the number one influence on kids’ financial behaviors is mom and dad. Clearly, we can’t afford to wait. *Make Your Kid a Money Genius (Even If You’re Not)* is a jargon-free, step-by-step guide to help parents of all income levels teach their kids – from ages three to twenty-three – about money. It turns out the key to raising a money genius isn’t to teach that four quarters equal a dollar or how to pick a stock. Instead, it’s about instilling values that have been proven to make people successful – not just financially, but in life: delaying gratification, working hard, living within your means, getting a good education, and acting generously toward others. More specifically, you’ll learn why allowance isn’t the Holy Grail when teaching your kid to handle money, and why after-school jobs aren’t always the answer either. You’ll discover the right age to give your kid a credit card, and learn why doling out a wad of cash can actually be a good parenting move. You don’t need to be a money genius to make your kid a money genius. Regardless of your comfort level with finance – or your family’s income – this charming and fun book is an essential guide for passing along enduring financial principles, making your kids wise beyond their years – and peers – when it comes to money.

## Book Information

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## Customer Reviews

“Can a book on money be fun for the whole family? This one is! Even better, it is full of wisdom, and it is a genuine public service. Beth Kobliner has produced a miracle. Your kids will profit from her amazing and brilliant book—and you will too.” (Cass Sunstein, director of the Program on Behavioral Economics and Public Policy at Harvard University and coauthor of the New York Times bestseller *Nudge*) “A much-needed, tell-it-to-me-straight book, written with wit and humor. I wish I had had it when my kids were little—but better late than never!” (Amy Chua, author of the New York Times bestseller *Battle Hymn of the Tiger Mother*) “Ms. Kobliner’s new book is worth reading. It’s a good base for building [your children’s] financial literacy.... And if the book makes you stop periodically to reconsider your own spending and saving habits, or helps you find a good answer when your child asks about money, that’s good, too.” (The New York Times) “If you’ve ever dreaded discussing the financial facts of life with your child, this is the book for you. Beth Kobliner walks you through a conversation that every parent should have with their children early and often about money matters. The book delivers the title’s promise—you can easily teach your child to be a money genius by following Kobliner’s wise advice.” (Alan Krueger, former chairman, White House Council of Economic Advisers, and Bendheim Professor of Economics and Public Affairs at Princeton University) “Kids today need to understand the danger of debit cards the same way humans once had to understand saber-toothed tigers. In a world of unprecedented financial complexity, Kobliner’s survival guide should come with every car-seat purchase.” (Amanda Ripley, author of the New York Times bestseller *The Smartest Kids in the World*) “As schools continue to recognize the need for financial education, Kobliner delivers a master class for the most important teachers of all—parents. No question: *Make Your Kid a Money Genius* is required reading for families from every background.” (Arne Duncan, former U.S. Secretary of Education) “Many of us don’t have a clue about money management and, therefore, chances are good that our kids won’t either. Beth Kobliner throws a lifeline into that abyss with her frank, factual, and funny how-to manual. A must-have whether your kid is in preschool or grad school.” (Julie Lythcott-Haims, author of the New York Times bestseller

How to Raise an Adult)“How should parents handle allowance? Should your child work while in school? Are credit cards a good idea in college? Kobliner helps us think through these small yet important questions that lead to a life of financial literacy for both parent and child.”

(Susan Fuhrman, president of Teachers College, Columbia University)“Beth Kobliner understands that children should begin to learn money skills early, and gain new ones as they grow. This guide is designed to help parents put their kids on sound financial footing by untangling a difficult but critically important topic.”

(John W. Rogers, Jr., chairman and CEO, Ariel Investments, and chair, President’s Advisory Council on Financial Capability for Young Americans)“With a keen sense of what is appropriate at each age, from allowance to math games to giving children independence, Kobliner introduces parents to money talk as part of daily interactions.”

(Tovah P. Klein, director of the Center for Toddler Development at Barnard College and author of *How Toddlers Thrive*)“Kobliner offers down to earth, sensible, well-grounded guidance couched in fascinating stories that make her points clearly. There’s nothing scary, dull, or intimidating here, just really good thinking about personal financial issues that matter to parents of kids of all ages.”

(Robert T. Michael, Eliakim Hastings Moore Distinguished Service Professor Emeritus and Dean Emeritus, University of Chicago, and author of *The Five Life Decisions*)“A book that belongs on every parent’s shelf.”

(Publishers Weekly)“Addressing everything from car loans to moving home after college, Kobliner’s recommendations are practical, thorough, and relevant.”

Considering the huge burden of debt that many young people carry today, wise is the parent who starts the youngster saving early. Warmly recommended. (Library Journal)

Beth Kobliner is a personal finance commentator and journalist, and the author of the New York Times bestseller *Get a Financial Life* as well as a book for parents, *Make Your Kid a Money Genius (Even If You’re Not)*. Beth was selected by President Obama to serve on the President’s Advisory Council on Financial Capability for Young Americans, dedicated to increasing the financial know-how of kids of all ages and economic backgrounds. A former staff writer at *Money* magazine, Beth has contributed to *The New York Times* and *The Wall Street Journal* and has appeared on CNN, MSNBC, *Today*, *Sesame Street*, and NPR.

was good for me as a refresher and a nice gift to pass on to my older children for their kids.

Good stuff to know about how to build credit so rather than tearing it down when you 19 and trying to rebuild when your 30 (line I did) LEARN EARLY

Good advice for raising children to manage their finances as adults.

Gave as a gift

thanks

This is an excellent book to use when teaching children about money and saving. ALL parents should start teaching their children about money at an early age and the importance of saving regularly.

Great book

Great book with wonderful easy suggestions to help children become better managers of money and you can start as early as 3 years

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