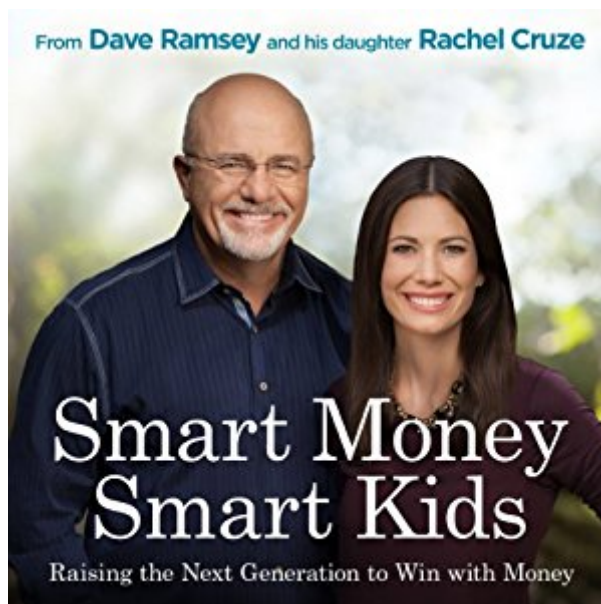


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# Smart Money Smart Kids: Raising The Next Generation To Win With Money



## Synopsis

Dave Ramsey and Rachel Cruze teach parents how to raise money-smart kids in a debt-filled world. In *Smart Money Smart Kids*, financial expert and best-selling author Dave Ramsey and his daughter Rachel Cruze equip parents to teach their children how to win with money. Starting with the basics like working, spending, saving, and giving, and moving into more challenging issues like avoiding debt for life, paying cash for college, and battling discontentment, Dave and Rachel present a no-nonsense, common-sense approach for changing your family tree.

## Book Information

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## Customer Reviews

Anything that will help our future is a must read. I truly enjoyed this book. It was recommended by a fellow parent who has a 1-year-old. The sooner we read, comprehend, and put into action, the better. This certainly helps our children's future. As a parent, wanting to give your child the tools they will need to be full-functioning adults...this book helps tremendously. If I could recommend this (or version of it) for an elementary school class (and re-visit in high school), I would. We, as a society, would greatly benefit by all following these simple actions.

Who doesn't love Dave Ramsey and his daughter Rachel dishing out helpful information to encourage debt free living and saving for the future. They teach Christian/Biblical values of saving and giving which is so important to teach kids growing up in this culture of consumerism. A good

read with helpful tips.

So glad I found this book. Really helps you see that you can teach your children to respect money and how it's earned, teach them to be excited about earning and managing it, and help them understand how to live debt-free all their lives. Not only did I learn great methods for imparting this information to my children, I learned a lot that will help ME live debt-free. Too bad more people in America don't teach their children these methods. Our country wouldn't be awash in unmanageable debt.

This is a very good book, written from the viewpoint of older parent (Dave Ramsey) and a teenager growing into adulthood (Rachel Cruze). It is sound advice for any parent or parent-to-be. I am retired and raised my daughter to handle money properly, but my grandchildren are not being taught the same values. I plan to pass this book on to my daughter and son-in-law.

Wow, where to start? I come from a family whose parents were not the best with money, so did my husband. I am a young mom only 24 with a 7 and a 2 year old. We only have student loan debt, and it's at 10,000. This book made me realize how important it is to live debt free for myself and my children. The seven year old is a natural saver, I have always been open with her about our budget and this book just reaffirms what I have been teaching my daughter. Thank you so much Rachel and Dave for writing this book. Hearing your background story Dave, and how you built up from the bottom up gave me so much inspiration! In fact I talked with husband about actually saving cash to outright buy a house. With this guidance I'm sure my kids will grow up to be money smart!

If you listened to Dave Ramsey then you already know what the theme of this book is. This book follows the same format as his Financial Peace book, but geared to the parent to help their child. Most of the things listed in the book is good if you can get your children when they are very young (pre-school and elementary school age). There is a chapter for non-nuclear families (i.e. traditional Mother, Father, and 2.3 kids), so if you read this as a non-custodian parent or single parent, etc, they do give you advice on how to handle these more common situations. Have Rachel tell her point as a child being taught these values (or the guinea pigs) and knowing that your children will not be damaged because you teach them that you are not an ATM, they have to work, and they get what they put in, is a great lesson. My children are teenagers, high schoolers, and I apply this to them. So even if you start late, you can still use these principles. As a divorced, non-custodian parent, who

only gets two months out of the year with her children, I don't worry about what the other parent is teaching them and just teach them the basics so they don't get caught up with debt is the way of life mentality. Dave even allows us, non-custodian parents let go of the guilt of not being with our children all the time and having to be the fun, broke parent and trying to "buy their love". So remember, more is caught than taught.

If Financial Peace University is the manual for recovery from being buried in debt and messed up financial situations to financial freedom, Smart Money Smart Kids is definitely the manual on how to equip our children to make smart money decisions so they can avoid the pitfall of being in unpleasant financial situations in the future. One of my favorite parts about the book is how Dave and Rachel categorized the topics into the age-appropriateness of kids. From age three to college age, you will find specific ideas that we parents can start implementing with your kids. Each chapter thoroughly talks about valuable skills and character traits that we can help instill in our kids while they are young. Starting them young is ideal because younger children are more receptive. But the book also encourages that it is never too late to start teaching them, regardless of age. Each step is a process that will not happen overnight. Perseverance and patience are important keys. There are a lot of things in life that we know our kids will learn as they go out into the world and figure things out for themselves. Being intentional in teaching them about money now is vital for how they will handle situations in the future, when they are on their own. Besides, teaching them about money is never just about money. The book digs deep about essential skills like a good work ethic, saving, spending, budgeting and so much more. But it also digs deeper and touches on the emotions tied with money like giving and contentment. Anybody will surely learn from this book. Its message will tug your hearts and make you believe that raising money smart kids is probably one of the most important legacies that you will ever give your children.

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