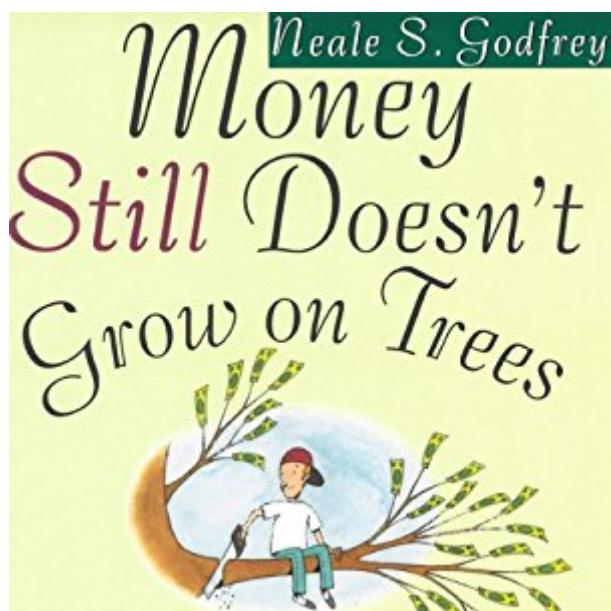


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# Money Still Doesn't Grow On Trees: A Parent's Guide To Raising Financially Responsible Teenagers And Young Adults



## **Synopsis**

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 best seller on teaching children aged three to twenty about money. Money Doesn't Grow on Trees is the audiobook 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. Money Doesn't Grow on Trees is an audiobook no responsible parent can afford to pass up.

## **Book Information**

Audible Audio Edition

Listening Length: 8 hoursÂ andÂ 58 minutes

Program Type: Audiobook

Version: Unabridged

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Best Sellers Rank: #66 inÂ Books > Audible Audiobooks > Business & Investing > Accounting #560 inÂ Books > Parenting & Relationships > Parenting > School-Age Children #1250 inÂ Books > Audible Audiobooks > Business & Investing > Personal Finance & Investing

## **Customer Reviews**

This 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.

Great book for teaching adults about how to guide their children on money management! Saw Neale speak at a conference ... she is a hoot!

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!!!!!!

Great start for kids learning about saving and spending. First read this about 30 years ago for my kids and just purchased this for my grandkids.

My husband originally bought this book, and then I read and re-read it. We have 2 sons, (10 & 12 yrs old). This book REALLY helped us to set up a program for spending and saving with our sons. I like the way it is simply laid out. I would highly recommend any parent who is interested in learning more and getting help on how to set-up the whole money thing to get this book...better earlier than later! Be patient, it does work...it just takes time and persistence.

Chose this book so that I could first proof read it before giving it to the parents of my grandchildren. Very easy reading with many great points that parents can go through with the children. Will recommend this little book to all parents, with the hope that it will encourage them to teach their children how to save and be thrifty.

The best guide that I've ever seen to provide parents the tools to teach their children how to save and handle money responsibly. As a practicing CPA I see far too many young adults that are without a clue as to how to budget and live within their income. This is the best gift a child could

receive.

Neale Godfrey, the author, gives some very helpful ways of addressing money issues with children, regardless of the parent's income level. Being a practicing Certified Financial Planner, I believe the author provides practical advice on what I consider to be the two most important financial criteria for success as an adult. First, her ideas help to create GOOD SAVINGS HABITS that will stay with children for a lifetime. Second, her tips on open communication help both kids and parents to discuss their values and gain AWARENESS THAT MONEY SHOULD BE A REFLECTION OF ONE'S VALUES. While I don't think a teenager necessarily needs to understand how different investment vehicles function, they certainly will need that understand when they get to a point in their life when they are able to invest. But while the author and I differ on when to have this discussion with a child, she certainly does a good job of explaining the basics of investing.

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