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# The Opposite Of Spoiled: Raising Kids Who Are Grounded, Generous, And Smart About Money

## THE OPPOSITE OF SPOILED

Raising Kids Who Are Grounded,  
Generous, and Smart About Money



Written and Read by

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## Synopsis

We may not realize it, but children are hyperaware of money. They have scores of questions about its nuances that parents often don't answer, or know how to answer well. But for Ron Lieber, a personal finance columnist and father, good parenting means talking about money with our kids much more often. When parents avoid these conversations, they lose a tremendous opportunity—not just to model important financial behaviors, but also to imprint lessons about what their family cares about most. Written in a warm, accessible voice, grounded in real-world stories from families with a range of incomes, *The Opposite of Spoiled* is a practical guidebook for parents that is rooted in timeless values. Lieber covers all the basics: the best ways to handle the tooth fairy, allowance, chores, charity, savings, birthdays, holidays, cell phones, splurging, clothing, cars, part-time jobs, and college tuition. But he also identifies a set of traits and virtues—like modesty, patience, generosity, and perspective—that parents hope their young adults will carry with them out into the world. In *The Opposite of Spoiled*, Ron Lieber delivers a taboo-shattering manifesto that will help every parent embrace the connection between money and values to help them raise young adults who are grounded, unmaterialistic, and financially wise beyond their years.

## Book Information

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## Customer Reviews

THE OPPOSITE OF SPOILED is an extensive investigation into why kids are spoiled—and more importantly, what we can do to avoid that mistake. There are lots of practical tips, interviews, and stories from families that have tried different methods to make your kids value work and spend their

money wisely. For example, the author gives an example of one family that calculates the most fun per dollar spent on their recreation. The whole family gets together and discusses what's the best use of their money. Ron notes that spoiled kids have four things in common. First, they don't have many chores; second they don't have any rules; thirdly they have lots of free time assistance; and fourthly, they have a lot of stuff. Here are some other great ideas:™| It's important to talk to your kids about money matters; "Take out the bills and show them. Let them ask all the questions they want."™| Teach kids delayed gratification: "How to delay gratification is a key part of learning to handle money well... "Teaching our children the ability to wait is a big part of our overall goal, and what's most important about allowance is what will happen when they're too old to get one."™| It used to be that people compare themselves to others horizontally. But now it's possible to compare yourself vertically - that is against wealthy people.™| Studies have shown that kids who watch commercials are much more likely to want to play with a toy rather than with other kids. So the author recommends severely limiting watching of commercials.™| Encourage your kids to give money away: "Storing allowance money in a 'give jar' along with the 'spend' and 'save' ones will help.

Nobody wants their kids to be spoiled. New York Times columnist Ron Lieber wants to help. The *Opposite of Spoiled: Raising Kids Who are Grounded, Generous, and Smart about Money* provides some principles and guidelines for parents to think about as they talk about money with their kids. And as Lieber says, talking about money is a great place to start. So many parents keep their kids financially in the dark, either out of a desire to avoid boasting and pride or to protect the kids from financial worries. But Lieber wants parents to "promise to our kids that we will make them better at money than we are." Lieber recognizes that there's not a good word for the opposite of spoiled as we use the word to describe spoiled kids. So he starts by describing spoiled kids. They have few chores, few rules, doting parents, and lots of material possessions. As any parent of any socio-economic level will recognize, these traits are not found exclusively among children in wealthy families. In *The Opposite of Spoiled* he attempts to describe the "values and virtues and character traits" that "collectively add up to the kind of grounded, decent young adults that every parent hopes to send out into the world." Of course the quality of being spoiled doesn't have only to do with financial matters, but that's where Lieber keeps his focus. As the cover illustrates, Lieber is a big fan of the three-jar, save/spend/give plan. Even at a young age, kids can learn to make choices and think in terms of budgeting. One principle I especially liked is the Fun Ratio: before we (or the kids) spend money on things we want, we can "estimate the hours of fun per dollar that any Want of

theirs might provide.

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