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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. Its presence reminds younger children to think about causes they want to support."
- Use creative ways to help your kids enjoy and perform use for work: "Kids like to work and enjoy earning money, but we don't do a good enough job of encouraging their industriousness. Kids have an instinct to work we just need to encourage it: "Our job, then, is to stoke that instinct to work and earn and see just how far their natural born industriousness takes them."
- Instill gratitude by having your family learn to say some type of grace before meals.

All in all, THE OPPOSITE OF SPOILED is a practical, encouraging book with lots of great ideas. At the end of the book is a "Notes" supporting the comments in the body of the book. There is also an extensive bibliography.

« A Review by Chris Lawson. Advance copy for review courtesy of Edelweiss. Note: I do not know the author of this book, and no one--not even my spoiled kids--requested I write this review.

Really great advice, though you quickly realize this book is geared more toward rich people than the average person. Lots of good info, though, and I'll definitely be using a great deal of the advice when my son is old enough to begin learning about money.

Great sound advice on how to introduce responsible money management to kids and teens. We used the strategies the author suggested and saw an immediate change in our kids' attitudes. They consider their purchases much more carefully, and we don't have to say no when they want to buy

something we consider "junk." If they buy it and have buyers' remorse, lesson learned. It's their money, which means they take ownership of the decision making process. Highly recommend!

This book is important. I was extremely fortunate to be brought up without many wants. The things I needed were there, the things I wanted were granted most of the time. What I didn't learn was what this book is all about, teaching kids too respect money and become smarter about finances at an early age. The author provided numerous examples from all types of families, who are finding innovated ways to pass on this financial wisdom. Just a basic understanding of Wants vs Needs can benefit children tremendously. I recommend this book to any parent with young kids.

I wish my parents had read this book before raising me! Lol! This is a great book for teaching finances to children, particularly children who are well off. The book arrived quickly and in great condition, but what was most important to me was learning about how I can raise my son to avoid a sense of entitlement and get him off to a good start with his finances. As parents we focus so much on academics and sports and other extracurriculars, I think it's important we also pay attention to how we raise our kids in light of finances and that impact.

I absolutely loved this book and took away so many great ideas. I actually listened to the audio version first and liked it so much I bought a hardcopy to reference later. I would recommend this to all parents.

Ron Lieber created a wonderful, well-researched & mind-expanding work for parents, parents to be & grandparents. Money & values are rarely discussed in families. This books blows the lid off the taboo & welcomes rich, meaningful & open conversation. While we might be shrouded in doubt & fear, when it comes to money conversations, this book provides the pathway to explore & reimagine new & creative ways of taming the beast. Even if you are not a parent, this book can help you, perhaps have a keener understanding of your own money history. Thank you, Ron, for kicking the door open & welcoming everyone to the table. Bravo!

Love this book! Lots of practical advice about talking to your kids about money. I feel like there are also helpful ideas for parenting in general. At the very least it's motivation for parents who feel like they are always the ones saying no! I will be recommending this book to my friends.

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