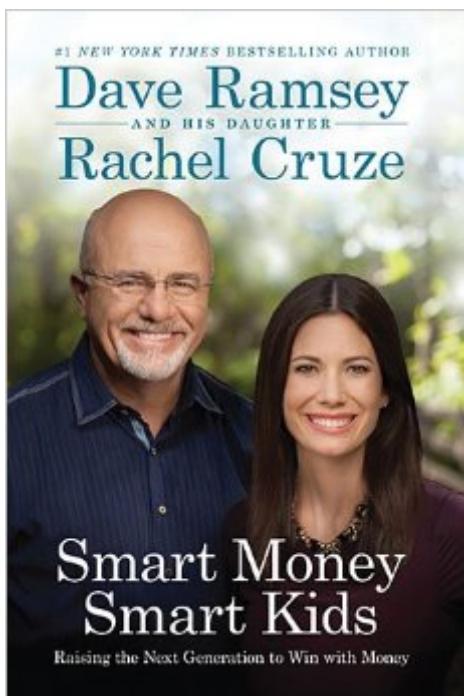


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# Smart Money Smart Kids: Raising The Next Generation To Win With Money



## **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**

Even though I took high school English many years ago, I still remember our teacher requiring us to memorize many quotes from the books we were required to read. One I still remember was by Virgil, "As the twig is bent, the tree inclines." • I suspect that the first time I read the quote I did not fully appreciate the meaning. It is readily apparent that if a twig is bent in a certain direction, the tree will grow that way. What I failed to see was that the philosopher Virgil was not really talking about trees but about people. The behavior and lessons children are taught early in life, will have a significant impact on their adult lives. Unfortunately, most people are doing a rather poor job of teaching their children smart money habits. Dave Ramsey and his daughter Rachel Cruze, the authors of Smart Money, Smart Kids have written a very comprehensive guide to help parents teach children smart money habits. Dave Ramsey is a financial expert, NY Times best selling author and host of the nationally-syndicated Dave Ramsey Show. In the book, Mr. Ramsey shares his path to becoming a financial expert. He actually learned the hard way " by doing a lot of things wrong,

going bankrupt and then struggling to get his life back on track. After bankruptcy, one thing that was not on his list was to re-establish credit. He was keenly aware of what got him into financial trouble and equally well aware of how to avoid trouble in the future. He made a commitment to live debt free. Rachel Cruze had the good fortune to be born right around the time he was emerging from his financial troubles. She got the benefit of being raised according to her father's newly discovered financial principles. As a child, she was not *given* an allowance.

**Synopsis:** Financial guru Dave Ramsey and his daughter, Rachel Cruze, team up to teach parents how to *raise* money smart kids in a debt-filled world. Starting with how to teach your children to work, and continuing through what your child should do with their hard-earned money (spend, save, give), Dave and Rachel talk about the principles of good money management for children as well as giving the reader plenty of stories of what life was like for the Ramsey kids. The second half of the book dives into more advanced issues such as how to be debt free for life, including how to go to college debt free.

**My Thoughts:** I'm a huge Dave Ramsey fan and I've read a lot of his books, but this is his first book written with his daughter, Rachel. As usual, Dave presents a no-nonsense, tell-it-like-it-is guide to raising money-smart kids. However, the addition of his daughter as an author changes the feel of the book. She offers story after story of what life was like growing up as *Dave Ramsey's* daughter. The stories she adds give the book humor and somewhat soften Dave's usual writing style. Reading a book with two authors can sometimes feel disjointed. Not so with this book. Dave and Rachel identify themselves before each section that they write. They also use two different fonts in the book (one for Dave and one for Rachel) to help the reader remember who is writing at that point. It's a nice touch that helps make the book feel more connected. The information presented in *Smart Money, Smart Kids* is the same information that Dave Ramsey has been preaching for years, but it's tailored to apply to children.

Dave Ramsey and Rachel Cruze (Dave's daughter) co-authored *Smart Money Smart Kids: Raising the Next Generation to Win with Money*, which BookLook Bloggers was kind enough to give me a copy to review. Right off the bat, I need to lay my cards on the table. First, individually and as a church, we have utilized Dave's Financial Peace University curriculum (hereafter referred to as FPU). Second, I am the father of two children (ages four and six). Third, I'm not a financial guru. Fourth, and finally, I'm not one to read books on parenting or finances, let alone books about parenting and finances. My biases disclosed, we now turn to the book. From a stylistic standpoint, while I'm used to reading academic journals and books that include chapters from a variety of

authors, I've never been a huge fan of books that have co-authors. Personally, I find that many co-authored texts lack flow and can be incredibly disjointed, especially when attempting to tackle a main topic. In this case, I feel that Dave and Rachel's book is incredibly successful. Despite the minor annoyance of 'Dave: or Rachel:,' to notify the reader of who is responsible for a particular section/thought, the book flows quite naturally and, overall, is quite cohesive with respect to the overarching topicâ “raising kids who are smart (and/or 'win') with money. As far as content is concerned, if you've gone through FPU (or, I assume if you have read Dave's books or listened to his radio show) there's quite a bit of overlap. One main difference, with respect to content, are the anecdotes and stories that Rachel brings to the table. As one reviewer on noted, 'Rachel softens Dave's rough (and at times abrasive) edges.

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