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PREPARING YOUR
FINANCIAL LIFE FOR KIDS
and
YOUR KIDS FOR
A FINANCIAL LIFE



JEFF D. OPDYKE

AUTHOR OF *FINANCIALLY EVER AFTER*

THE WALL STREET JOURNAL.

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出版者:Harper Paperbacks

出版时间:2010-04-01

装帧:Paperback

isbn:9780061358197

How to afford kids—and teach them about money We all want to raise smart children. But somewhere between the reading, writing, and arithmetic, one of life's most important lessons is too often overlooked: personal finances. As adults, we interact with money every day, whether by saving, investing, spending, or giving it, but we often forget that kids also face these same decisions—from their own unique perspective—as they mature. How do we teach today what kids really need to know tomorrow to thrive as financially savvy adults? In *Piggybanking*, veteran Wall Street Journal personal-finance writer Jeff D. Opdyke provides a clear and effective plan to help parents raise children to be comfortable and confident managing the daily finances of life. But even before kids arrive, parents face a rash of financial decisions. Accordingly, *Piggybanking* also deals with the essential problems every struggling young family must face, including how to prepare your budget for a child's arrival, how to choose between single- and dual-income lifestyles, and how to plan for funding a college education. With Opdyke's valuable advice, and with his 15 Rules of Kids & Money in hand, parents will be well equipped to create a sound financial foundation for their family and a successful financial life for their kids.

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