

THE  
OPPOSITE  
OF  
SPOILED

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



**RON LIEBER**

Personal finance columnist for *The New York Times*

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THE

# Opposite of Spoiled

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Generous, and Smart About Money

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## **Dedication**

**For Jodi and Talia, who spoil me . . .**

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## Author's Note

This book is intended to start conversations about money in our families, schools, and communities. But it's meant to be only the first word, not the last one.

While I've made the basic assumption that most readers have household incomes above \$50,000, so, just about all the tips and ideas can work just as well for families who make less and for those who have millions at their disposal. Take these blueprints, make them your own, try different tips on different kids at different ages, and please let me know how it worked out for you. You can contact me through my website, <http://ronlieber.com>.

I use the first person singular and plural—*I* and *we*—and the term *kids* often in this book, for two reasons. We parents are all in this together, and I think most of us want the same things for our kids when it comes to imprinting good values, virtues, and character traits. As for the plural *kids*, it's just for convenience; as the father of one child myself, I know that not every family has two or more. Using *kids* simply allows me to avoid gendered pronouns like *he* or *she*.

I tested many of these ideas and first encountered some of the people you'll meet in the book on my Facebook page, <http://facebook.com/ronlieberauthor>. Please Like the page to follow along as the discussion evolves in the coming years. Other ideas came from talks I've given for schools and community groups around the country and from my writing for *The New York Times*.

Every quote in this book is real, as are all the people who appear here. The incidents I describe are true as well, and there are no composites. In a couple of places in the text, I changed names or towns (but nothing else) when my subjects did not want to draw too much attention to themselves or feared embarrassing family members or friends. The names Magnolia Davis, Bramson Dewey, Lucia Gilchrist, and Stephanie Joss are not the real ones.

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# 1

## Why We Need to Talk About Money

### *The responsibilities we never faced at their age and the power of real conversations*

In the middle of 2011, in the space of a single week, I heard from two different parents struggling with uncomfortable questions about money. A national conversation about inequality—about who has money, and how much and why—was beginning. A presidential campaign the following year was going to turn, in part, on who could best represent all of America.

Nobody knew how large and loud the conversation was going to be. But a bunch of curious middle and high school kids were making inquiries as they read the news and connected it to strains in their own communities. Are we rich? Who do we know who is rich? Why did you choose your job when you could have chosen something else that would have let us have a nicer home and go on better vacations?

Their parents didn't know how to respond, and I knew right away why they had come to me for answers. Schools aren't good at dealing with questions like these. If teachers answer them by talking about government and taxes and policy, the responses can start to sound political (and boring). If they respond by addressing individual behavior and ambition, the answers start to seem like moral judgments. No matter how it comes up in the classroom, kids come home and start sensitive conversations and the administrators' phones start ringing the next morning with parental complaints. At private schools, where there is more freedom in the curriculum, talking about money and social class is particularly complex. There, most families feel lucky to have enough money to send their kids to the school or receive financial aid to attend, but parents and administrators get flustered if anyone brings up the topic of affluence and its effect on children.

### **Big Questions, Strong Feelings**

Journalists, though? We love uncomfortable questions. And starting the year before I heard from the two parents, I'd been collecting the gnarliest ones that kids of all ages were asking about money. Each time I heard a good one, I'd put it up on *The New York Times* website. Why is that person asking us for money at the red light? Shouldn't we give our second home to someone who doesn't have one? Why don't we have a second home? Do you make less money than Daddy? Are we poor? Are people without nice clothes lazy? Will we run out of money now that you have no job? I suggested an answer for each one, readers pitched in with improvements, and everyone found it plenty useful. My own

daughter, who is now 9 years old, was asking some of those questions herself, so I was testing the answers at home as I wrote.

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The two parents who contacted me had been following these conversations online. And they had a challenge for me, disguised as an invitation. Would I speak to two groups of parents at their children's schools and give them ideas about how to talk to their kids about money? And could I please keep in mind that some of the families with more money than average were starting to feel demonized and those with less were feeling like their noses were being rubbed in everyone else's affluence? It would help, they added, if I could discuss the issues in a way that would not leave everyone in the room feeling resentful or inadequate.

Instantly, I said yes. There aren't that many fundamentally new challenges in the worlds of parenting or money, but this felt like one of them. And it was new for a couple of reasons.

In the past few decades, scholars have piled into a field that has come to be known as behavioral economics. If you've read any of the *Freakonomics* books, you know what this is about. Human quirks and emotions have a profound impact on economic decisions, from governments right on down to individuals. A ton of feelings are tied up in the decisions we make about our money and the amount we earn and have at any given moment. On one hand, there's often pride and joy and excitement about the things we're able to afford. But sometimes doubt and shame and embarrassment and envy creep in. Most people who read their credit or debit card statements carefully each month have felt many of these feelings at least once. And as I've discovered in my decade of writing about money for *The Wall Street Journal* and *The New York Times*, learning to recognize and control these emotions is the most important factor in picking the right mutual fund and shopping for a mortgage. It's feelings, after all, that drive bad behavior and lousy decision making.

I knew I could help parents with the basics of allowances and teenage spending guidelines. But any conversation about money also had to consider the emotional context—the wave of mixed feelings that almost all of us experience about the money we have and what others around us spend. People are not dispassionate about money, and they're certainly not calm and rational about their kids. This potent mix, then, often makes it incredibly hard for parents to talk openly and honestly with their children about the topic.

The subject is complicated no matter what the socioeconomic level of a family. Affluent parents with more money than they need to live on will, by definition, be setting artificial limits with their children almost every day. As a result, their decisions about how much to spend on the younger ones and when to cut the teenagers off are more emotional than financial. Middle- and working-class parents often grapple with the practical challenge of living paycheck to paycheck while trying to provide their children with as much enrichment and fun as possible. But emotions come into play here, too, when children ask questions about why their family doesn't have more money, and their inquiries sound like accusations to their parents.

## **The New World of Money**

When considering what to say to the parents who invited me, I wanted to start by reminding them of the fundamentally new challenges that are affecting our kids today and that will continue to affect them in the years ahead. It begins with social media, which is often an engine of envy for middle school and high school students. Children who are still fine-tuning their personalities put the be



version of themselves out into the semipublic sphere, and all too often it's a chronicle of who has what and is doing what cool thing with whom in a locale that not everyone else can afford or may be invited to. Parents want to offer counterprogramming, but it's hard to fight the torrent of longing that frequent access to social media can inspire.

Our children will also be facing college costs that we could never have imagined when we were teenagers. A college education now starts at \$100,000 for a flagship state university and rises from there to at least \$250,000. This is an enormous sum even for families who can afford it; it's nearly unreachable for those who aren't able to save much money ahead of time. Sure, some kids will live at home or start in community college and end up paying less. Others will qualify for financial aid based on their family's need or their own merit. Better-off families may not qualify for much aid though. Meanwhile, parents who can't write \$50,000 or \$60,000 checks each year (or even \$25,000 ones) often let their children decide whether to take on the student loan debt that will be necessary to pay the tuition bills.

It's easy to see why parents can't bring themselves to stop their children from borrowing money to go to college. No one wants to deny a child the opportunity to attend a dream university. Here's the problem though: The people making the final decision about whether to take on tens of thousands of dollars of student loan debt are mere teenagers. Figuring out how much to pay for a college education is one of the biggest financial decisions people make in their lifetime, and parents often leave the final call to a 17-year-old who has never purchased anything more expensive than a bicycle. There is really only one word for this state of affairs: lunacy.

After college, our children will enter a world very different from the one that new adults entered a generation or two ago. Health insurance and retirement savings are now largely the responsibility of workers and not employers. Instead of employers paying into a pension plan and providing coverage for illness and injury, individuals now save mostly via 401(k)s and other plans and pay for part or all of their health insurance premiums. This shift—moving the risk and the economic burden from employers to workers—has taken decades to unfold, but it's now nearly complete. What it means for our kids is hundreds of dollars out of their early paychecks to pay for things that the government now requires (health insurance) and that are all but essential (retirement savings), given how little income Social Security ultimately replaces.

For people who graduate from college with student loans, however, the debt payments may also eat up hundreds of dollars each month. While federal programs exist that reduce student loan payments and health insurance premiums for people with lower incomes, saving any money for retirement on entry-level salaries is extraordinarily difficult. And if they can't afford to save anything during their 20s, the effect of those lost savings can mean many more years on the job when they're in their 60s or 70s.

This shift in the burden has created an increased urgency around winning in your 20s financially. It's about not falling so far behind on retirement savings or a down payment fund that you'll end up having to work or rent forever. Young adults need to know how to save at 22 and have the habits to follow through with it. And picking the right college is only the first in a series of bewildering choices. They will need to pick the right retirement investments. They will need to select the proper insurance plan. And they will need to do so amid an explosion of products and people seeking to help them navigate this changed world. Many of these advisers do not have our children's best interests at heart, but by the time they're in their 20s, we may not be able to look over their shoulder and help them make the right choices.

So what we teach our children about money before then is crucial. It will quite literally *count*.

they struggle to compare the right numbers and set themselves up for adulthood. It's unnerving imagining them trying to sort all this out on their own absent any help from us beforehand.

As for those parents who wanted me to come speak, those new developments were the things they worried about when they looked toward their children's future. They genuinely fear that their children may experience downward mobility. One comparison of the earnings of midcareer parents between 1978 and 1980 to what their kids were making between 1997 and 2009 is particularly enlightening. For parents in the top 10 percent of income—about \$140,000 in today's dollars—just 20 percent of their children ended up in the bottom half of the income tables once they were midway through their own careers, earning about \$52,000 or less.

Still, parents don't always have rational responses to those relatively low odds, seeing the one in five chance of slipping instead of the four in five chance of staying in the upper half of American earnings. We all want to protect our kids from every possible tumble down the socioeconomic class ladder. A 20 percent chance of ending up a bottom 50 percenter frightens us, even if they do choose the career that lands them there. Many of us are still shell-shocked from a financial crisis that made clear how many grown-ups have it all wrong, from the millions of people who borrowed more money than they should have to the mortgage bankers who egged them on to the investment bankers who turned their loans into securities that they knew would blow up. Something had gone missing in the way many of these people were raised. But what was it?

## **Silence Around Money: Blatant Institutional Adultism**

Those parents who called me couldn't diagnose the problems, but they knew they were ready to discuss them. Talking about it sounds kind of basic, but it turns out to be crucial, given the epidemic of silence around money that persists within many families and otherwise close-knit communities. Many people who live paycheck to paycheck include their kids in daily money conversations out of necessity. But far too many parents avoid the topic altogether when there is enough money for even the basic need plus most of the sneakers and costumes and lessons and electronic equipment that the children want.

This silence happens for a number of reasons, but there's one we should dispense with straightaway: The fear that talking about money too much will produce money-grubbing kids. Nan Morrison, who runs the Council for Economic Education, summed up the misconception best when she complained about the persistent parental belief that too much conversation about money actually *subverts* kids' values. It's as if it were somehow dirty and not an essential part of daily life.

Not only is this fear of money-grubbing kids wrongheaded, but older kids see right through the silence that results and find it completely demeaning. In 2013 I heard a young man named Jacob Swindell-Sakoor speak at a conference of educators and students outside Seattle. A mere high school sophomore, he delivered one of the keynote addresses in front of at least 2,000 people. In it, he called out all the grown-ups who brush kids off when they persist with their questions about money. "As our elders, it's completely irresponsible, and it's just blatant institutional adultism," he said, as the crowd exploded with whoops and whistles. "I say this because I hear it every day. 'You're the future of this and that, Jacob. You're the torchbearer.' But how can we be the future if you're not going to teach us about money, which *is* our future?"

Middle school and high school students like Jacob want to make money a focus, not a fetish. B

one of the quickest ways to get them obsessing over it is to treat it like a family secret.

~~The parents who had invited me to speak at their schools did, in fact, want to talk out loud about things that matter, even if they were a bit uncomfortable doing so. Still, I knew their school communities encompassed a wide variety of incomes and an equally diverse set of feelings about money. What did they have in common? There was one thing I knew for sure: Every one of them feared that they would somehow raise a spoiled child.~~

## Spoiled and Unspoiled

When you ask parents to name the worst single word that anyone could use to describe their child, a surprising number of them answer right away with the word *spoiled*. I hear words like *mean* and *cruel* and *racist* and *violent* pretty often too, but not as often as I hear the word *spoiled*. Unlike *mean*, *stupid* or *average* (my mother's response, God bless her), *spoiled* reflects parental actions or behaviors that affects the child's developing personality. Spoiled by whom? Spoiled by you, Daddy-o! Sure, kids will regularly scream and bite and swipe things and be cruel in the early years no matter how good a parent you are. But kids are not naturally spoiled; they're born lovely and innocent. No, spoiling is something *you* do to them.

So if spoiled children is one of the main parenting outcomes that we are trying to avoid or solve, then what is the opposite of spoiled? Most of us know an unspoiled child when we encounter one, and we can call up an example or two in our heads. But I wanted a clinical definition, and I wrote one based on the assembled writings of James A. Fogarty. He spent years traveling the country doing continuing education workshops about overindulged children for his fellow clinical psychologists and other mental health professionals.

Spoiled children tend to have four primary things in common, though they don't all have to be present at once: They have few chores or other responsibilities, there aren't many rules that govern their behavior or schedules, parents and others lavish them with time and assistance, and they have a lot of material possessions. A 1998 academic journal article using survey data from adults who had been overindulged as children went so far as to refer to parental overindulgence of this sort as child neglect, given that it can hinder normal development.

It doesn't have to cost all that much to spoil a child, and three of the four factors in my definition of spoiled don't cost a thing. Even that last one—the lavishing of possessions—can still be in play for kids who are far from rich, depending on how many relatives dote on a child. Parents of middle- and working-class kids have many of the same worries about materialism and entitlement, given that all kids are exposed to the same acquisitive culture.

Creating an action plan and 15-year schedule of counterprogramming begins with a deep understanding of what the opposite of spoiled actually is. The word *spoiled* has no useful antonym, and it was used to refer to meat long before it was used to tag children. Meat that is not spoiled is fresh, which is not the first word that comes to mind when describing an ideal young adult.

So in addition to the four criteria identified above, I assembled a list of values and virtues and character traits that come closest to defining the opposite of spoiled, ones that collectively add up to the kind of grounded, decent young adults that every parent hopes to send out into the world. And as I stared at the word cloud I'd created, I realized that every last one of those attributes—from generosity and curiosity to patience and perseverance—could be taught *using* money. Moreover, my eye

growing list of questions kids ask about money that render their parents speechless—Will we have to move if you don't get a job soon? Why do Uncle Joe and Aunt Linda have such a big house?—all have answers that ultimately lead back to those qualities.

Rather than assuming that money talk subverts values or is impolite or impolitic, we ought to do the reverse and embrace those conversations in service of raising virtuous kids. So that's what I went to talk to those two sets of parents about, and those conversations led to this book.

## Talking About Money—and Values

*The Opposite of Spoiled* is a generational manifesto first and foremost—a promise to our kids that we will make them better at managing money than we are and give them the tools they need to avoid the financial traps that still ensnare so many adults. The book will serve as a framework for child-rearing that produces grounded young adults with financial habits that reflect maturity beyond their years. Money is central, but it is also a teaching tool that uses the value of a dollar to instill in our children the values we want them to embrace. These traits—curiosity, patience, thrift, modesty, generosity, perseverance, and perspective—don't belong to any one religion, region, or race. A few of our kids are already set for life financially, but most of them have no clue how much money they'll have when they grow up. Their financial status is fluid but their financial values should not be.

The list of values and virtues and character traits I compiled is a diverse one. Kids are ready to wrestle with them at different times, and children of different ages may begin to engage with them at entirely different ages. Plus, every child is different, so they'll respond to your tactics and strategies in a variety of unique ways. Still, we all need to know when and how to begin to introduce the topics, so I sought out a number of social scientists—people who have devoted their lives to studying kids and curiosity, patience, and character education and have run study after study about allowance and materialism and affluence. In each of the chapters, I'll introduce you to some of their best work and explain how money can play a role in instilling each trait.

All that aside, everyday families and their stories form the heart of this book. In the course of my research, I visited Mormon families on dairy farms in Utah, shadowed ace recyclers who are children in a California junkyard, drank iced tea with wealthy families poolside in the Hamptons, met with immigrants on their coffee breaks who talk about money with their children every day, and hung out in the kitchens of private school parents who have trouble talking about money at all. I've been on field trips to pawn shops and payday lenders with working-class students in Ohio and sat in workshops with New England teachers whose annual salaries are less than what some parents in the schools earn in a month. In Michigan, I even tracked down the young woman known locally as the Bloomfield Hillbilly, a kid whose family has much less than her neighbors in their wealthy suburb and is working furiously to make enough money to buy her own horse.

The foundation of the book is a detailed blueprint for the most successful ways to handle the basics: the tooth fairy, allowance, chores, charity, saving, birthdays, holidays, cell phones, checking accounts, clothing, cars, part-time jobs, and college. Running throughout each of these discussions are frequent nods to the underlying questions that parents have about money, from the toddler years until their kids go away to college: When should I start what? Where's the line between a want and a need? How much is too much? And how much is enough?

At every turn, I'll be reminding you that it's children and their curiosity that often drive the

process. Their questions are penetrating, and the most thorough possible answers may not always be age appropriate. So the book explains in detail how not to lie while also satisfying the insatiable desire for information that may be at the root of questions about what parents earn or why some kids have more than others.

Finally, I want to help all of you recognize that every conversation about money is also about values. Allowance is also about patience. Giving is about generosity. Work is about perseverance. Negotiating their wants and needs and the difference between the two has a lot to do with thrift and prudence. And running through all these conversations is a desire for kids to have perspective—they know why they may have more than most people in the world but will probably never have more than every one of their peers. And why there's no shame in having more or having less, as long as you're grateful for what you have, share it generously with others, and spend it wisely on the things that make you happiest. It's true for our kids, but it's true for us, too.

## How to Start the Money Conversations

### Curiosity, lies, and the single best reply to every hard question about money (and sex and drugs)

The kids in the Kessel house in Topanga, California, get only a couple of hours of screen time per day, only on weekends. Kaden, at 13 the older of two boys, could while away that time on any given Saturday with a music tutorial on YouTube or an online game. But one day he set himself down and paid a visit to salary.com. There, he typed in *financial planner*, his father's profession. A few clicks later, he had figured out what his father, Brent, earned each year: \$700,000. Or so he thought. The number was not exactly accurate, and Kessel's earnings vary from year to year anyway. Nevertheless, Kaden presented this finding to his father as if it were fact. He had wanted the information so badly that he sacrificed precious Internet time to seek it out.

Brent makes his living asking relative strangers for their tax returns and retirement statements. Then he tries to coax them into disclosing their hopes and dreams and anxieties about money. Often tears flow in the very first conversation. But when his son wanted to have an honest money conversation, Brent couldn't quite bring himself to present an accurate income figure. "I've been avoiding it," he said.

Here's what this tale tells us: First, kids are intensely curious. Lest we forget, it's their job to figure out how the world works. Money is a part of everyday life, and it's one of the things that many humans value most. So of course children are going to seek out information about it any way they can. They'll ask Google and present their findings to us. Or they'll make their approach with their heads full of overheard numbers that are correct but incomprehensible at younger ages, or speak with great teenage conviction about inaccurate figures they've picked up someplace else. And they'll inquire about any number of sensitive topics. What do you make? Are we rich? Can we buy that homeless man an apartment?

In this chapter, I'm going to take a look at the things that may be holding us back from talking about money openly with our kids and offer some tips for rethinking them. I'll also share the single best tactic I know for answering virtually every money question that kids are likely to ask. Then we'll wade through some of the tougher ones and consider how best to answer them.

### **Why the Silence**

Changing the subject to avoid answering any of the big money questions is totally understandable, and

it happens for any number of reasons. We don't know where to start. We're intimidated by the enormity of the topic. We're sheepish about not earning as much as the parents of our children's friends, and we don't want our own kids calling us out on it. We're keenly aware of our own undersaving or overspending or other financial challenges, so talking about money at all, let alone inquisitive children for whom we are supposed to be setting an example, is just too uncomfortable.

Many parents also believe that talking about money with children isn't age-appropriate. Their kids don't know enough math to add up bigger numbers, the argument goes, so it's best to just brush the questions off rather than trying to meet kids on their level. "None of your business" is a typical reply which isn't particularly nice, nor is it particularly true. It is, after all, their business to be curious. And as members of the family, they certainly have an interest in its revenues and profits.

The appropriateness dodge may also mask a set of old-fashioned beliefs. Money is private, the line of thinking goes, and it's certainly unwise to trust children with any financial information. In Tom Friend's affluent family, which he describes in his memoir *Cheerful Money*, it was perfectly fine to engage in genial small talk about the cost of everyday items. But going any further simply was not done. "It is acceptable for WASPs to discuss necessary expenses (\$18,000 for a new roof, the shocking price of heating oil) but not elective expenses, and never income," he wrote.

Silence also happens to be very convenient. It makes it easy for those of us who have a mortal fear of the money topic, or shame about our misuse of it, to justify not talking about it with our children either. This reticence can be so strong that it sometimes manifests itself physically; I've had people break out in hives and burst into tears after just 60 seconds of listening to me make my case for talking about money more often.

Finally, there's the pleading defense of silence that so many parents have posed to me: Can't we protect them from all this money stuff just a little bit longer?

This instinct is loving, but it's also naive, and I'm not the only one who feels that way. Juliet L. Schor, the author of a book about children and consumerism called *Born to Buy*, described childhood innocence as "less a description of reality than a way for adults to project their own fantasies on children." To Joline Godfrey, a consultant who works with many wealthy families, "protect" might as well be synonymous with "pretend" in this context. "Those children are out in the world, seeing things on television and on the iPad," she said. "So the fantasy that there is any way to protect children from anything . . . I mean, you have to arm them. This is human self-defense!"

Silence around money also happens to be a strategy that many of us learned from our elders. Old-fashioned parents who shut us up when we asked about money did this for any number of reasons. They may have been only one or two generations removed from an age when many American men didn't even tell their wives how much money they made or had. Or perhaps they'd grown up hearing stories about the Depression and didn't want their own kids even wondering about money, because wonder is just one or two short steps from worry. Their well-meaning clergy might also have convinced them that money was the root of all evil, and kids should come into contact with it only while putting money in the collection plate on Sundays.

So take yourself back to those moments when a parent could have enlightened you about money but didn't. Or when they were whispering so you couldn't hear. How did it make you feel? And do you want your kids feeling the same way, to know innately that money is important but also utterly off-limits as a topic of conversation?

Instinctive silence around money may also be a response to its opposite—the loud fights of angry parents may have had over family finances. Those arguments can imprint specific lessons: Money is bad. Money is scary. There isn't enough money. Talking about money leads inevitably to strong

feelings and conflict. These conclusions may be true in certain contexts but they don't have to be if you talk about the topic with care. So we should try not to pass these beliefs on to our children.

## No Lying

Because money is so fraught, it may feel right to lie sometimes, particularly when children persist with unreasonable demands or ask the wrong questions at the wrong time. Perhaps the most common fib is “We can't afford it.” Another untruth is “I don't have any money,” though it's becoming slightly less common as kids get wise to the purchasing power of the debit and credit cards in our wallets. “Not now” is the most common brush-off from parents who don't want to bother explaining why they prioritize some types of spending over others, especially when children ask about it in front of other relatives or grown-up family friends. “There's no need to worry” often isn't true and merely amplifies the anxiety for a child who may have good reason to worry about the family finances in the first place.

At that point, many kids won't actually believe the lies, and the untruths can create new problems. James A. Fogarty, a clinical psychologist who has spent years traveling the country giving seminars to other mental health professionals who work with children, described the potential predicament this way: “The hidden message of offering the truth to children is that you and your children can work together to manage difficult issues. Children also learn that if they ever need a straight story, they can count on you.”

Turn them away, however, and they're likely to go straight to their equally confused friends or engage in furtive Google searches. It becomes like a family secret, a vacuum that they will fill with whatever noise they hear out in the world. And they may stop coming to you with questions about many of the other important things they're curious about too.

When I speak to parents of teenagers and college students, they often grow a little weepy describing the moment that their children stopped coming to them daily or even weekly for advice or to ask big, cosmic questions. I get sad talking to them about it too. Like many of you, I imagine, I love nothing more than the look in my child's eyes when she's puzzling through an everyday mystery that's just out of her grasp and comes to me because she knows I'll stop everything to answer her question. Providing an explanation seems not just an act of teaching but one of protection. I don't even want it to end.

## Did You Ask a Good Question Today?

One way to make sure children know that questions are welcome is to praise their asking them so routinely that posing good ones becomes a habit. While celebrating the Jewish holiday of Passover a few years ago, we were reading from the Haggadah, a book of prayers and stories that Jews use to guide the Seder meals that take place on the first two nights of the eight-night holiday. The Haggadah was new; our daughter had put it together in Hebrew school. Inside, there was a short anecdote preceding the traditional moment in the Seder when the youngest child in attendance asks four famous questions of the adults in the room.

Here's the story that was in this particular Haggadah that struck me: “The Nobel Prize–winning



physicist Isidor Rabi once explained, ‘My mother made me a scientist without ever intending to. Every other Jewish mother in Brooklyn would ask her child after school: “So did you learn anything today?” But not my mother. “Izzy,” she would say, “did you ask a good question today?” The difference—asking good questions—made me become a scientist.’”

All of this suggested an obvious new ritual: asking that very same question of our daughter at family dinners. Not only would it remind her to assert herself in the classroom, but it would reinforce the idea that questions were welcome—about money or anything else. Parents should try to bring the best question they asked that day to the dinner table too. When Katherine Simon, the author of *More Questions in the Classroom*, was evaluating a school for her own child, she tried to figure out if it would be a “place of intrigue.” I love that word, because it suggests a sort of provocation. We should want our homes to be places of intrigue too.

Isidor Rabi died in 1988, but I figured his daughters might have some advice about how to promote curiosity in our own homes. It turns out, however, that Rabi never asked his daughters the very question that his mother deployed to inspire him. “He told the story about his mother all the time,” said Margaret Rabi Beels, who was born in 1934. But because Rabi’s scientific expertise was so useful to the war effort, Beels and her sister learned early on not to ask too many questions about what he was doing all day. And while there were frequently guests at the dinner table, the girls weren’t supposed to quiz them, either. “I remember Sir Robert Alexander Watson-Watt coming for dinner,” Beels recalled. “He had helped develop radar, and they had smuggled him out of Britain or something. And we were told never to mention it to anyone.”

## Why Do You Ask?

Having sworn off silence and embraced tough questions, we can all but guarantee that our kids are going to ask a lot about money. We’re going to try to answer honestly. But what’s the best way to begin, once we get over the joy and delight in being asked?

In my years of research on the topic, I’ve determined that there is one answer that works best for any and every money question. The response is itself a question: Why do you ask?

This response is useful for many reasons. The first is a practical one. By training myself to respond this way, I’ve guaranteed one thing for certain: that I will have at least 10 seconds to think through potential responses, depending on the reason for the question. Yes, it’s a stalling tactic. But be careful. There is a right way and a wrong way to question the question, given how vulnerable kids are to the belief that certain topics are off-limits. So I always try to say “why do you ask?” in the most encouraging tone possible. If your tone sounds suspicious, like an accusation or an expression of disapproval, it may shut down the whole conversation.

A child’s response to “why do you ask?” often falls into one of two categories. The question may result from idle playground or lunch table talk. One kid says that his parents are rich or that the girl on the other side of the room has a parent who has a million dollars. So it’s only natural that children will come home wanting to know how their parents stack up to some crazy number that originated with a fourth grader or a freshman trying desperately to get attention. But since the information that they’re bringing home is usually wrong (or at least unprovable), it’s often easy to redirect the conversation. We may know where people live and some of the things that they have, but we usually don’t know how much money they make or what’s in their bank account or what they had to borrow to buy the

homes or their cars. That often ends the conversation there, since kids' curiosity may well be about exaggerated differences between their peers and themselves.

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The second category of money questions springs from fear of some sort. Younger kids may overhear parents fighting about money or arguing about it with someone on the phone. Or they may take in fragments of an innocent conversation and blow it all out of proportion. Maybe something in a newspaper about layoffs or the economy catches an older child's eye. The "why do you ask?" strategy gives you a shot at finding the source of the anxiety. Once it's known, it often becomes clear that most kids, the younger ones especially, have no interest in the net worth number they may have been inquiring about. They probably don't have much sense of what it means to be poor either, even if they've voiced concern that your family is about to be. They just want reassurance that things are going to be OK—that they won't have to move or leave their school or give up a pet.

Asking "why do you ask?" helps with nonmoney questions too, by the way. I have a friend who was innocently sitting with her father one day when her six-year-old son walked into the room, fixed them with a gaze, and asked them this: "When are we going to start having some sex around here?" At this, many parents would stutter about, delivering a highly abbreviated version of the birds and the bees conversation. But the boy didn't want sex, not with his mother or anyone else. He didn't even know what it was. He eventually revealed that he had somehow managed to steal a few minutes in front of a television while the show *Family Guy* was on. It was there that he got the idea that throwing the word sex around might get him some attention.

## Girls, Too

As we move from why they're asking to how we're going to answer, there's one other overarching issue to keep in mind: gender. A number of polls and studies lay out disturbing parental tendencies. Parents are much more likely to talk to boys than girls about investing, protecting their personal information online, how credit card interest and fees work, whether it's wise to use check-cashing services and what a 401(k) is. Teen boys in one Charles Schwab survey earned an average of \$1,888 from chores and jobs, while the girls earned \$1,372. This seems to affect expectations, too, since the boys believed that they would earn a starting salary of \$79,700, versus \$66,200 for the girls.

And what do girls get more of? Parents tend to talk to them more often about giving money away.

Grown women who recognize their own childhoods in this scenario tend to resent this treatment deeply. Women who learned as much as or more than their brothers did are grateful that their parents took this part of their upbringing seriously. So if your daughters don't ask the same impossible questions that your sons do, don't breathe a sigh of relief; all it means is that the girls are probably not learning as much as they need to know. These statistics are disgraceful, and our daughters shouldn't end up on the wrong side of them.

## The Big Questions

So now we're ready. No silence. No lying. No gender preferences. A home as a place of intrigue. And asking why they're asking, every time.

Here's a list of the questions that many parents will hear at least once.

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### ***Are we poor?***

There's a pretty good chance that this will be one of the first money questions your kids will ask. Parents who are in decent financial shape are often taken aback when it comes up. But starting preschool, kids notice that other kids have things that they want to have too. This tends to weigh more heavily on their minds than the fact that they probably have some things that other friends don't. So the younger ones who don't know any better may wonder if being poor is the reason they don't have all the things they want. This is doubly true if their parents have recently turned down a request for a new toy or gadget, especially if that response included a fib about whether the family could afford it or not. If you ask why they're asking, that may be the reason. Still, this is a relatively easy question to answer for families who are not actually poor: People who are poor don't have everything they need like food and clothing and medicine. We have those things, so we're not poor.

This gets trickier if you've just lost a job or have been without one for some time. Then, the inquiry may be more about what might happen next. Older kids may have figured out that sometimes families have to move to save money or because of foreclosure or so a parent can take a new job. Because the future is unknowable, it's probably best not to make any guarantees. But you can promise that no matter what happens, you have friends and family who are going to try to help and that you will do everything you can to avoid changing everyone's lives too much.

### ***Are we going to have to move?***

When an unexpected financial setback hits, kids tend to think about the most basic things first. So children who are old enough to understand that their parents pay a lot of money each month for the place that they live naturally wonder if a job loss will lead to having to leave it. It's best for parents to address this fear directly.

Anne Hickling and her husband both have degrees in developmental psychology, and they tend to tackle difficult topics head-on with their 13-year-old son and 9-year-old daughter. The death of her father led to many family conversations about the precise physiology of the end of human life, for instance. So when she lost her job of 11 years in May 2014, there was no false cheer and no lying when the kids asked whether they would have to move from their home in Phoenix. "We said we don't know," she said, "but that we were planning to stay here in the city and that they could keep going to the same school." The lingering question, which the family discusses, is whether they might have to sell their house and move to a smaller or less costly one, though it would probably be in a neighborhood closer to the public school they now attend. Staying where they are means much higher gas expenses, in addition to their current housing costs.

Right after Anne lost her job, the Hicklings also told the kids that they had some money saved up and that the company she used to work for was giving her some money to help. But they also warned the kids that the family would need to be much more careful about how they spent their money because they did not know how long it would take Anne to find a new job. In these sorts of circumstances, we forget how little children know about how the world actually works. "My daughter would ask me if I had gotten a job that day," Anne recalled. "She thought I would apply and just get one, not that it was competitive. The questions were ongoing at first, because she was thinking that there was this infinite pool of jobs, and it was just a question of my snagging one."

As Anne's unemployment extended into its fourth month, her children were growing accustomed to the fact that reducing expenses would make it easier for the family to avoid having to move. A

times, they were disappointed, like when the family canceled a cruise with relatives. Sometimes, they pined for a first-run movie. But Anne's daughter also volunteered to sit out summer camp to save money. She and her father are big fans of Halloween, often dressing in coordinated outfits. They have grand plans for 2014 and had hoped to dress as Tinker Bell and Captain Hook, but she devised a backup plan to recycle her Little Red Riding Hood and her father's Big Bad Wolf costumes from an earlier holiday. Even as they willingly sacrifice on Halloween, however, it's clear that the kids are hoping things will change soon. "They recognize my job interview clothes now," Anne said. "And they get excited."

Any questions about living with less have the potential to sound more like accusations when parents have gotten divorced. After all, reasonable kids might observe that their parents have chosen to create the financial difficulty by living apart and creating another set of housing expenses. This can be hard for a parent to take but also hard to avoid, especially if both parents end up moving immediately to cheaper homes, forcing kids to shuttle between two new living spaces that both compare unfavorably to where they lived before.

Andrea Dutton, the mother of a 7-year-old daughter and 4-year-old son in Gainesville, Florida, addressed this issue simply and directly during her divorce. "I'm not apologizing to them about it," she said. "I want them to realize that the right decision is not always the easy one. I'd rather have them see that you can do the right thing and get out of a bad situation even if it means taking a hit financially. We're all so much happier now."

The three of them live in a rental home that is 1,000 square feet smaller than the home they once owned. Sometimes, Dutton's son will ask about the big house and say that he hasn't seen it in such a long time. "I want to go see it," he'll say. But Dutton doesn't have to explain why they can't go inside anymore. Now, her daughter takes on the role of the comforting grown-up and pipes up to respond. "She'll say to him 'I like this new house so much better, don't you?'" Dutton explained. "I'm trying to make sure that she doesn't feel like she has to take care of us too much at this age." (The week she finished the copyedits on this manuscript, the landlord agreed to sell them the house.)

### ***Are we rich?***

Why are they asking? With younger children, the question may not be about their own families at all. Instead, it's probably about their friend or classmate. While huddled over lunch, a gaggle of friends may have made a collective decision that a particular kid is rich, usually because of some article of clothing or the size of the child's bedroom or playroom or basement or toy collection. Having determined that someone they know is rich, they naturally want to know if they are too.

Once we know why they're asking, it's probably worth actually trying to define the term. This is challenging, since adults themselves don't agree about what it means to be rich. Ask some open-ended questions to steer the conversation. Does it just mean someone has a lot of stuff and a big house? (That's the usual definition for younger kids.) How much stuff? And what kind? Do we know how much the stuff costs? Try to make the end point of this line of questioning the fact that we can't really know very much about other people's money. We don't usually know how much they make at their job or whether a relative bought them the house and lots of the things in it. It's also worth questioning whether being rich matters much anyway. The most important attributes for friends and classmates are things like kindness, loyalty, creativity, and generosity anyhow. Kids who lack those qualities are not fun otherwise, no matter how much stuff they have.

Some children, older ones especially, will turn their sights on their own family. Maybe it's the new and bigger house that's gotten them thinking, or the last vacation. Or it's the comments the

friends make when a parent drops them off at school in a new car.

One way to respond is by putting things in a larger context. They may already know from school books that the vast majority of Americans earn more money and have more possessions than the majority of people on Earth. So we can start by noting that the United States probably qualifies as rich, and most of the children who live here without having to worry about food and shelter are well off. This may be too abstract for some children. In our immediate communities, after all, we often spend most of our time with people who are roughly like us. Some of our friends have a bit more and some have a bit less, but trying to place ourselves on a more-or-less-rich scale locally may be impossible or too subtle for younger children.

But money and stuff aren't the only ways to define rich. Ask kids if they have any other ideas for what the word means to them, or try some prompts if they're not sure. Perfect health? Living with grandparents? Tons of cousins? Friends within walking distance? An amazing park nearby? Teachers and administrators who care deeply about helping the kids in their school? A god that they believe in? This is also your cue to tell them some stories about how far your family has come. A hardscrabble immigrant saga? A move from the farm to the city? Slavery to freedom? This is an especially enlightening conversation to have when grandparents are around to share some history.

This more personal context should help kids answer the question themselves. But that doesn't make it any easier for parents to spit out the answer that is probably true for many of us once we take all the data into account. While speaking to teachers and administrators at the Gordon School in Providence, Rhode Island, in the fall of 2013, Heather Johnson, a sociology professor at Lehig University who is an expert on race and class issues among children, told her own tale of what happened when her third-grade son asked if the family was rich.

"My knee-jerk reaction was to be like 'No-o-o-o, we're not rich. Where did you hear that?!'" she said, describing how tempting it was to say those words out loud and how hard it is to acknowledge that she is wealthy by almost any conceivable definition. "I had to stop and remind myself that I'm out here giving lectures and that I can't do that. It was one of the hardest things I've had to do as a parent, but I looked him in the eye and said yes. And that was the end of it. You're supposed to wait for them to follow up and get into it, but that was it. He wanted to know, and I told him the truth."

### ***Why can't I have it if I'm going to pay for it with my own money?***

Insert the item that pushes you over the edge. Leather pants? Violent video games? Tattoos? Shiny automobile accessories that cost more than the vehicle? Even one more Lego? No judgments here. Your house, your rules.

Still, it's possible to wield authority in a way that doesn't make you an *authoritarian* parent. Some parents make demands but aren't particularly responsive, and kids may find their reign to be a bit arbitrary, given how hard it can be to get an explanation for various rulings. *Authoritative* parents are different. They, too, have high standards and plenty of rules, but they're also highly responsive. It's OK for kids to ask them for explanations and engage in debate. Decades of research have shown that children of authoritative parents tend to have better outcomes in all sorts of areas.

The tricky thing here is that even you may not be sure how to articulate why another American Girl doll is excessive or a belly button tattoo (and the clothing to show it off) doesn't feel right. Don't put pressure on yourself to explain it in the moment. But promise an answer eventually, sooner rather than later. Your child may not agree with whatever you have to say, but your well-chosen words may resonate much later, when your children are making much bigger financial decisions when they're no longer living under your roof.

***Why couldn't you be an entrepreneur or doctor or lawyer or investment banker like my friend's parents instead of a teacher or social worker or psychologist, so I could have a horse or we could stay behind the dugout or we could have a weekend house near a mountain or ocean or lake?***

Reading this question in a book may sound funny, but the only laughs are probably coming from those of us who have never had it asked of us. Hear this sort of question from your kid, and it sounds like an accusation. Our children have sat in judgment, and we've come up wanting in the provider department. If we have doubts about our career choice or trajectory, this will dig even deeper. Even the idea of having failed them seems ridiculous, it's easy to blame ourselves for having inserted them into the types of environments where the luxuries they lack seem so important to them in the first place. And seriously, whose kids are these who care so much about things that cost so much? Ours? Really? How did that even happen?!

This type of curiosity is genuine, but it feels awfully aggressive. While we owe our kids answers to even the most obnoxious-sounding questions, it's perfectly fine to gather some thoughts first and wait until we feel calmer.

Joline Godfrey, who helps wealthy families talk more constructively about money, suggests one approach. It's born of her own nonlinear career path: She worked in a family dairy, married into a wealthy family in the timber business, got divorced, became a social worker, moved into human resources at Polaroid, taught at-risk girls, and then became a counselor to families at the opposite end of the income spectrum.

The default is owning your own choices, as opposed to talking about somebody else's choices: "I could have made a different life choice, but I'd really be a grump as a parent because I wouldn't be doing something that is important to me. I'm a much more loving person because I have integrity and am true to myself, which doesn't mean that somebody else who makes different choices is not."

You're telling them that your values helped you decide some of these big questions, that this is a value you hold dear to your family. What's potent about that is that it's part of how a child acquires an identity, which helps dictate behavior. Values should drive behavior. And you've spent a lot of time thinking about what makes you whole as a human being. That's worth teaching.

***Why don't you send me to private school?***

This is another one from the question-that-feels-like-an-attack category. Parents often respond by saying that they can't afford it and that it costs too much money. But those are actually two very different responses. One of them is sometimes not true and the other represents a lost opportunity for parents to explain how they make choices.

Parents who don't think they can afford tuition at private schools can apply for financial aid, though they might not receive it, or enough of it. Those who don't apply can't be sure whether it's actually affordable, since they don't know what sort of aid they might receive. Some families who don't qualify for aid could probably cut spending elsewhere to afford tuition but choose not to.

Which brings us to the "it's too much money" explanation. This is a value judgment, and it may be the right one in any number of circumstances. Still, curious kids, particularly older ones, crave a better understanding of how their parents think about important decisions that affect their lives. They don't have much power, so knowledge is the next best thing. So we need to try, if at all possible, to give

them a sense of how we make big decisions like this. Maybe the public schools are better or more diverse or both. Charitable families also worry about the impact of tuition on their capacity for giving. There is nothing wrong with any of these stances as long as kids get a chance to hear them out loud.

These conversations won't always be easy. Take one mother I encountered in my reporting, who asked to remain anonymous because she didn't feel comfortable having her own choices laid bare and was taken aback at the specificity of her fifth-grade son's inquisition. She lives in an urban area filled with excellent public and private schools, and what follows is a condensed version of her interrogation.

***Why were some of his friends able to go to private school, even if they didn't seem rich?*** The mother suspected that many of these kids had grandparents who were footing all or part of the private-school tuition bill, so she told him that.

***Why can't Grandma and Grandpa help? They have two houses.*** That wasn't going to happen without their selling one house and then some, given that there were other grandchildren whom the grandparents would presumably want to help in equal measure. She explained this, too.

***Isn't a kid's education the most important thing?*** This one was directed at the mother in particular, given that she'd recently scaled back to part-time work. She explained that she hoped that he would actually like the fact that she was home a bit more, helping out with homework and going on more school trips.

***So why did we take that trip to Thailand?*** Indeed, an extended summer trip had cost about the same as a year of private-school tuition. But experiences are valuable, maybe even more valuable than an expensive education. And travel is part of the family's shared experience. It's something they'll remember forever. So she tried to drive that point home.

This isn't even the whole transcript, and what lingered in the mother's mind for months afterwards was her own question: *Are they really this on to us, at such a young age?* In fact, they are. By challenging our spending, they're challenging our priorities and values. But curiosity is just another word for trying really, really hard to figure out how the world works and how grown-ups make decisions. Getting angry or defensive about all of that won't make kids smarter. And while our answers may not always be satisfying, we ought to try supplying some anyway.

### ***How much money do you make?***

By now we know that "none of your business" is not the right answer here. But simply spitting out a number isn't usually the ideal response, either. Before there can be any financial transparency, there has to be readiness. Joline Godfrey, the former social worker and Polaroid staffer who now counsels wealthy families, said that she remembers at least one 13-year-old girl who was truly ready to have a mature discussion about her parents' income. Godfrey also shared the story of an attorney who called her, trying to figure out what to say to a 90-something-year-old client who didn't think his 70-year-old daughter knew enough about the real world to grasp the nuances of her inheritance.

Our own kids will probably ask this question before their teens, so we need to be ready with a response. And the best way to handle this is to explain that we may indeed want to share our salaries

by the time they're in high school, but they first need to learn a lot more about what it actually costs to pay for the things that the family has and does. After all, it's not the income number that's important here as much as the context. What must we spend each month, and what do we choose to spend? How much is left over at the end, if any, and what are we saving that money for?

These are not rhetorical questions. Start with the smaller monthly bills. Cable. Mobile phone. Electricity. Teach them how to make a simple spreadsheet to keep track. If the family still pays bills by check, this is a good time to teach them how to write one, even if you think they'll never use the skill. At this point, they may bow out of the exercise, since it will start to feel like homework. That's fine; it's just a sign that their curiosity about your earnings is not that strong after all.

If momentum is building, however, start in with the insurance lesson. What sort of unlikely but expensive events is insurance for, anyway? Health insurance. Home insurance. Car insurance. Life insurance. Burial insurance. Maybe you have some disability coverage, too. If this line of conversation doesn't dissuade their curiosity, they're ready to know what your monthly rent, mortgage, or home equity loan payment is and how many more years you're going to be paying it. To engage them further, ask them to guess the amount of all these costs or do some research online rather than handing them the information. Explain your tax bills, too.

Now, for the rest of the spending: If you're a debit or credit card family, take out the bills and show them. Let them ask all the questions they want. Then, turn the tables. Can we remember a single thing we ate at that restaurant 7 weeks ago? If not, should we have saved the money and eaten at home that night, or were we traveling or busy and we truly needed to eat out? This sounds tedious, but there's no need to do it line by line all at once. Space out all the household bills over several months or just go through a few. The goal is simply to help kids understand what things cost and what the family spends. This alone may give them enough information to feel satisfied about what the family has or makes.

Families with relatively pliant children will find that they happily play along, learning all the while and asking good questions about why things cost what they do (and perhaps making some uncomfortable inquiries about why we spend what we spend). Other kids, however, will be impatient and they'll set out to acquire the household income information in some other way.

Which brings me to one of the best reasons to be honest with our kids about the family finances. They'll probably find out anyway. I know this because I was a snooper. I went looking for the tax returns, and I found them. I know other journalists who did the same thing when they were kids and thought that perhaps it was only those of us with the investigative gene who helped ourselves to our parents' financial information. But when I wrote about the "How much do you make?" question on *The New York Times'* parenting blog, *Motherlode*, in late 2013, a commenter told the tale of her snooping too. I tracked her down, and she told me her story.

At around the age of 10, Magnolia Davis's parents separated, and not long after, her father lost his job. His income declined by about 50 percent, and she had to change schools. All of a sudden, money—which had never been spoken of much—was a source of frequent conversation, conflict, and anxiety. So she began poking around the house. "When my mother took my brother for a lesson, I dig through papers," she said. "I looked through all the drawers. I did it regularly because there was so much secrecy." She did the same thing when she was at her father's house.

Magnolia's monitoring sometimes made her feel better. Her mother had been threatening to let the bank foreclose on their home in order to ruin her father's credit, but once she saw the mortgage statement she knew her mother wasn't following through on the idea. Other past-due bills would also be in the piles, however, which alarmed her. Neither the relief nor the fear changed her desire to know



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