



The First National Bank of Dad: A Foolproof Method for Teaching Your Kids the Value of Money

David Owen

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Every parent wants to raise financially responsible children, but often, any efforts to teach kids about money are doomed from the start. As David Owen learned with his own daughter and son, parents who take a traditional approach to talking about money will find that their children learn all the fiscal restraint of an Enron executive.

So Owen devised a novel approach: he established the Bank of Dad, offering simple terms and generous incentives for saving, and then stepped aside and gave his young children the freedom to use their money as they wanted. Instead of blowing it all on candy and toys, they developed a strong sense of financial discipline and responsibility. As they grew older, he added a stock exchange to the Bank of Dad to broaden their understanding of investing.

It sounds complicated, but it's not. His kids will have to work for a living someday, but they are well armed to meet their financial needs and responsibilities. They are avid savers; they know how to balance their checkbooks; they understand the principles of investing in stocks and bonds.

The First National Bank of Dad is a highly accessible guide that offers excellent financial tips for any family and shows readers just how to implement this unusual and innovative plan in their own households.

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