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Dollars and sense
New book is a definitive guide to teaching kids about money

By **P.J. HARSTON**

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Author and financial professional Kelley Keehn has published what appears to be the definitive book on how to teach your children about money.

The Prosperity Factor for Kids is the result of Keehn's belief that personal finance "is a subject that is either sadly under-represented or completely overlooked in the public education system."

Therefore, she says that the responsibility of ensuring children understand money concepts rests solely with parents.

"There's no need to worry if your experience with investments, finance, and money management are novice or non-existent; there's why you are reading this book," Keehns writes in the book's preface.

"If you're a seasoned investor and have a strong background in areas of finance, the material may be familiar to you; however, I think you'll find it's presented in a distinctive child-friendly format."

The book, which comes on the heels of Keehn's The Woman's Guide to Money, which was published last year, is a series of tools that go beyond merely explaining finances, but, rather, help the family identify and define its relationship with money and prosperity as a whole.

"These tools will help you identify your key beliefs, values, and conflicts and give you new choices about how you relate to prosperity in your own life, while giving the same opportunity to your child," she writes.

The Prosperity Factor for Kids opens with teaching toddlers about money, covers such subjects as how to pay for your child's education, how to motivate children to want to earn an income and financial basics. It closes with the teen years and teaching about healthy spending, paying the bills and credit -- before the little beggars leave the nest for the big, bad real world.

In between the lessons, the book is filled with exercises, examples and tips to help you and your children become financially fit.

The book contains all of the tools you need to lay the foundation for the financial health and well-being of your children.

I recommend it to all parents of young children -- the younger the better.

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