



Prodigal Sons and Material Girls: How Not to Be Your Child's ATM

Nathan Dungan

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In today's society many young people have lost sight of the value of money and seem to believe that money really does "grow on trees." Part expose and part survival guide, *Prodigal Sons and Material Girls* addresses the nagging issue faced by many parents today – why do their children have such unrealistic expectations about money?

The book is divided into two comprehensive parts. Part I outlines the disturbing facts about America's possession-crazed youth and the society that has distorted their views. You'll be introduced to everything from the "three-headed monster"—a high-powered triumvirate of consumer products companies, media conglomerates, and advertising agencies that has tremendous influence over your children—to the distorted view of the American Dream as shaped by principles known as "The *Teen* Commandments." In learning what you're up against you can teach financial responsibility from a position of strength.

In Part II, Dungan offers creative and convincing examples on how to leverage his highly successful "Share-Save-Spend" approach to money – critical elements for you to help your children break free from the materialism that has become ingrained in our society. Through insightful anecdotes and simple exercises, you will learn how to:

- Talk to your children about money
- Understand the difference between financial wants and needs
- Increase the probability of your children having a prosperous life
- Raise your children's marketing IQ
- Maintain healthy financial boundaries
- Set a healthy example for your children to follow

The "Share-Save-Spend" methodology will help your children establish healthy financial habits and will undoubtedly become their foundation for making a lifetime of responsible financial decisions.

Nathan Dungan is an innovative leader in the financial services industry. Over the past 15 years, he has been a top-performing financial advisor outside of Philadelphia, PA and most recently served as Vice President of Marketing for Lutheran Brotherhood (now Thrivent Financial for Lutherans), a \$57 billion member-owned financial services company with nearly 3 million members. Dungan is a frequent speaker and workshop leader and has been widely quoted on this subject in the *New York Times*, the *Wall Street Journal*, *USA Today* and has appeared on CNN and PBS.

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