



May 31st, 2022

Nobody wants spoiled kids.

We all want kids who work hard and appreciate what they have. How can we get rid of the entitlement attitude that is so prevalent today? Quick story: my 17-year-old daughter McKinley has been earning and saving up money for a summer service trip to Zimbabwe and she leaves in the morning! [Click here for link.](#)

McKinley hosted basketball training clinics in our backyard for kids ages 7-11. I'm proud of her hard work, and especially for finding a way to use her talents to earn money for a good cause. It would've been easier for me to just write the check and pay for her entire trip, but she would've missed out on the lessons of initiative and sacrifice.

Also, when she's out there building a school and serving a community of kids plagued with poverty, she will gain better appreciation for her own circumstances back home. My advice: Give your kids opportunities to work and earn. Teach kids the value of working hard and saving up money for a specific goal of their choice.

You can build great confidence in young people when you guide them to experiences like this, instead of enabling the bad attitude by paying for everything because it's easier. For more ideas and advice on helping your kids learn to earn, check out my book [Smart Not Spoiled.](#)

Ps. You may not be able to send your kid to her skills clinics, but if you have any small desire to contribute to her service trip, her Venmo is @Mwillardson8!!!

[Short 1-Minute Smart Not Spoiled Video](#)

As always, if you'd like to schedule a time to talk about your own goals for 2022 and beyond, [please click here.](#)

Sincerely,



Chad Willardson
WEALTH ADVISOR FOR ENTREPRENEURS

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M Mike ★★★★★

"I can't say enough great things about how professional, thorough and responsive the entire Pacific Capital team is. They took the time to get to know me, my family, and our goals.

I truly feel less stressed now having met with the team and reviewed the plan to achieve my goals.

If you are looking for a trusted financial advisory team, you definitely should look for a fiduciary and you won't find a better team than the Pacific Capital Team!"

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