

the
Perfect
Dad

ROB STENNETT



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For

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Acknowledgments

This book wouldn't exist without my dad. Obviously it literally wouldn't exist because without him I would never have been born and wouldn't be sitting in a coffee shop writing the book you are now reading. But he did more than decide to have son. He raised me, taught me about faith, loved me, and provided for me. He let me stumble into my own mistakes and then helped me find the courage to try again as I carved out a path for myself. I would be horrified if any of my kids ever decided to write a book about parenting, yet somehow Dad always just smiled and told me he was proud of me.

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And to every dad, mentor, and friend who took the time to talk with me and teach me and help me parent better, I can't thank you enough. Not only for how your advice shaped this book, but also for how your advice shaped the trajectory of our family.

I need to thank my beautiful wife and my loving kids for letting me pull up the blinds of our lives and proudly share our story with others. We're far from perfect, but we're proud of our story and how far we've come. And if we (and by *we* I mostly mean me) mess up too badly, we know that tomorrow holds the promise to be better.

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Who Is This Book For?

Now that you've picked up this book or clicked it open, you might want to know who it's for.

This book is for the expecting father.

It's for dads who want to laugh and learn and grow.

It's for the mom trying to figure out what makes her husband tick.

It's for the grandpas who want to encourage the next generation of awesome dads.

It's for the dads who have been at this a long time but still want to get better at the toughest job they've ever been given.

It's for someone looking for a Father's Day present—and it has the word *Dad* in the title, so why not?

It's for anyone who wants to read a book about an average dad who struggles and pushes and fights and fails and gets back up and fights again until he starts to become the kind of dad he always wanted to be.

It's for the dad looking for answers about what to do when he is up at three a.m. holding his sick baby, or when he first hears about the story of a cyberbully attacking his daughter, or when his son feels

crushed because he found out he didn't make the team. I hope you'll find some answers and guidance and encouragement here.

This book is for the dads who know they will never be perfect. But they're brave enough to try anyway.

The 12 Jobs of a Dad

When my daughter was nine months old, I was assigned the task of keeping her alive for three weeks. It seemed like a simple job: feed her a few times a day, change diapers as needed, and if I felt like a world-beater, I could bathe her every now and again. High school kids in home economics classes do parenting exercises like this all the time. It was nothing complicated—no EpiPens, insulin shots, inhalers, light boxes, or defibrillators—just practical, everyday parental tasks.

Sarah's friends acted like this was crazy. "You're going to leave Rob with the baby for three weeks?"

"Yes."

"All by himself?"

"Why wouldn't I?" Sarah said. She almost never gives in to peer pressure. I really hope my daughters inherit this trait from their mother.

"Because, you know...he's a guy. And he's *Rob*," her friends said.

"This will be a great bonding experience," she answered.

And she was right. For nearly a month, Sarah lived in Paris and finished her master's program while I stayed at home with our daughter. Right before she left I kissed her and said, "Have fun. I'm babysitting for the next three weeks. This is going to be such an adventure for us."

“It’s not babysitting.”

“What’s not?”

“What you’re doing,” she said. “It’s not babysitting.”

“What is it?”

“It’s called being a father.”

Okay. Sure, I thought. But how is being a father really different from being a babysitter? This is the bar that’s been set for all us dads: If we keep our kids alive, play some games with them, not give them too much junk food, somewhat limit TV time, and get them to bed before the stroke of midnight, that’s a good day’s work.

But I’m sick of the bar being set so low. I don’t want to be the B team when Mom is not available. I want to be an awesome, capable parent who is able to accomplish anything.

Then I look at myself in the mirror. I wonder if I actually have the wisdom and experience to train and parent our kids through every challenge they are going to face in the next 18 years. I am their only father. The last line of defense. When I look at the helpless reflection staring back at me, I realize my children deserve a better father than me.

When I tell other people this, they say, “You’re being too hard on yourself. You are a good father.” Most people say this because I *try* to be a good dad. But trying isn’t good enough. Not for my kids. The truth is I’ve been given the most important job of my life, and I am horrifically unqualified for it.

This is different from every other significant opportunity I’ve ever been given. Those opportunities involved hard work, training, and eventually *earning* the job. But this? The only prerequisite for the enormous responsibility of parenthood is having sex or adopting. No other opportunity on the planet works like this. It would be like eating a Nachos BellGrande and nine months later becoming the president of a bank because you did.

This is why we dads should be given a test before we’re allowed to

take our newborns home from the hospital. Something like a driving test or the SAT—only this test would assess our patience, quick thinking, judgment, and overall character. We would be tested on our ability to withstand peer pressure, bandage a wound, deal with late-night sickness, survive a road trip, pick friends, confront bullies, and deliver a perfect talk about the birds and the bees. This test should last for days or weeks or years, and only when we have proved ourselves should we be allowed to strap our infants safely into their car seats and drive them home.

But this isn't how it happens.

The only thing the hospital staff taught me how to do was swaddle my baby in a blanket. And as I'm sitting among the other parents folding a tiny piece of cloth over my newborn, I'm thinking, *This is it? This is how we're spending our final moments in the hospital? What if my baby starts choking? What if she stops breathing in her crib? How long should a time-out last? When is the appropriate age to allow ear piercings? What if she asks for help with fractions and I have to admit I can only do math on a calculator?*

I've left the hospital with a newborn four times, and each time I found myself hoping I wouldn't mess up. I want to be an amazing father. I want the other kids in the neighborhood to look at me and say, "I wish he were my dad."

But how can I be a great father when I don't quite understand the job description? If any of us were applying for a job as a dad, what sort of qualifications would we need to have? I talked with other fathers about this and considered it myself. After conversations with friends and professionals, and quite a bit of research, I created a list of the 12 essential roles a father has to be able to perform.

1. Provider. Diapers are only the tip of the child-expense iceberg. My checking account hemorrhages funds for dental visits, soccer camps, apple squeezies, medical checkups, school supplies, birthday parties...the list seems endless. And in addition, every fun family

activity is now four times more expensive. I'm not a softy. I say no to 95 percent of my kids' requests for expensive toys or outings or treats. But the 5 percent I say yes to require another part-time job.

2. *Doctor.* If I turn my back on my kids, within seconds they are screaming in pain. Every child is a savant at self-injury. Any sharp corner is an extreme hazard, and any ledge more than six inches high requires a safety net. Even flat, well-maintained sidewalks constantly trip up tiny feet. I cannot count how many times I've had to deal with injuries or sicknesses that I am completely unqualified to diagnose and treat.

3. *Caregiver.* Once you place a roof over their heads and keep your kids alive, you have to actually care for them. They need meals, baths, and routines for chores. You have to get them ready in the morning and put them to bed at night. Caregiving is so much of what parenting actually is, and it's a job that we dads have tried to outsource to moms, grandmas, day care centers, and anyone else available. That's why the plots of so many comedies feature Mom leaving town and the house unraveling. I'm not going to let my house become that sort of comedy. I'm not going to outsource the job of caregiving or put all that weight on my wife. I want Sarah to be able to leave the house and be confident that everything will continue as normal.

4. *Pastor.* My father is a pastor, and he taught me how to read the Bible, how to pray, and how to care for the people around me. My parents consistently ministered to others. Families in need of a hot meal or a place to spend a holiday were invited to our house for Christmas or Thanksgiving. My parents gave people a place to stay when they didn't have a home. Dad was always a reminder of what it meant to follow Jesus. Will my kids look at me the same way?

5. *Adventurer.* Dad is the king of the road trip and captain of family fun. Dads take their kids camping, brave roller coasters, hike mountains, and go headfirst down waterslides. I love this part of

fatherhood. I get to build forts, have movie marathons, play video games, construct Lego castles, and initiate water-balloon wars. If you spend hours by yourself at Chuck E. Cheese's stockpiling tickets for the biggest prize on the rack, they call the police. If you do this with your children, they call you father of the year.

6. *Protector.* It seems like about once a week I hear a funny noise somewhere in the house during the middle of the night. I lie in bed, my eyes big as golf balls, and think, *This is it. Someone has broken in, and I'm going to have to fight like a medieval warrior to protect my family.* I creep downstairs prepared for battle. I flick on all the lights with ninja precision. There is no one in the house. My family is safe. Thank God. I can go back to sleep. Even though the role of protector seems most primal in the night hours, the friendly daylight still holds plenty of risks: electrocution from an outlet, strangers in creepy vans lurking around public parks, and bottles of Drano a child could drink in a fatal moment of curiosity. And yes, I have called the poison control hotline. How did the world become such a dangerous place?

7. *Coach.* Of all the roles for dads, is any more iconic than coach? At the very least a dad has to teach his kids how to throw a baseball and catch a football. But why stop at the basics? I want to teach my kids the finer points of the crossover dribble, suicide squeeze, and Hail Mary.

8. *Judge.* Being a parent from the time your kids are born until they start walking is pretty easy. For the most part you are in complete control of when they eat and sleep. Babies will cry and let you know their opinion, but they're not going anywhere. When they start to walk, everything changes. Suddenly they get into things they know they shouldn't, and you have to say, "Johnny, please don't get into that." He snaps back, "No." At that moment you're facing a toddler showdown, and how you handle the situation will define you as a father. I know I feel like I have to daily—hourly—decipher

the crime or misdemeanor committed and what the appropriate punishment is. It's not as if we can learn one system of justice that works for 18 years. An effective deterrent when the kids are four is a punch line by the time they're eight. Discipline is an ever-evolving art and craft, and I'm constantly trying to understand how to practice it effectively.

9. Husband. Every day I'm hosting the most influential marriage conference my kids will ever attend. The way I treat my wife—the way I love, honor, and respect her (or fail to)—informs how my kids will someday treat their spouses and expect their spouses to treat them. I have daughters, and everyone tells me I will have to buy a shotgun to keep the guys in line. But often I wonder if there is a better way to spend my time than worrying about every creepy teenage boy on the planet. Instead, maybe I should be a great husband for my wife. Maybe I should show our daughters how they deserve to be loved, respected, and cherished. (I'm also stockpiling shotguns as if the zombie apocalypse were near, just in case plan A doesn't work.)

10. Teacher. My wife has taught on nearly every level—elementary school, high school, college—and she tells me that the parents' involvement makes a huge difference in their children's academic careers. Homework is one baton a teacher passes to parents. It's something I haven't thought about in years. I need to start soon—otherwise the college fund (that I also need to start) is going to go to waste.

11. Counselor. Physical harm is a reality for our kids, but emotional damage might be even more frightening. We live in a world where bullies can reach our kids at any hour with an all-powerful social media megaphone. Our kids are also faced with spats between friends, heartache over being the last picked, frustrations about failure, sexting, crushes, and painful breakups. A father's job is to dispense wisdom, advice, and counsel for how to handle life's most complex problems, but often I feel as though I need someone to counsel me so I can know how to counsel my kids.

12. Hero. The final exam of fatherhood is something you can never prepare for. It seems that every dad eventually has to face a defining ordeal—a threat to his marriage, health, or family. In my midthirties, creeping toward my forties, I’ve watched other friends face these threats. I want to have a strong character so I can overcome them.

Just typing this list is exhausting. Living it out feels like a fantasy. I know most fathers figure out these jobs as they go along. But each year, as my kids get older, it feels like the stakes get higher. It seems like I need a mentor, but I’m a little stumped about what to look for in one. A businessman could teach me how to be a provider, but what kind of tips will he have on how to counsel my children? An awesome coach could show me how to throw a slider, but will he know how to care for my kids if they come down with whooping cough?

I have decided I need to find a group of mentors and to research how to do this job better. If it takes a village to raise a child, maybe it takes a board of directors to raise a father. So this is the story of my board and my reading and exploring and asking how to do this job better. These mentors will form a composite of the perfect father—a balanced mix of the 12 hats every dad is required to wear.

In the following chapters I will tell the story of how I tried to implement each of these jobs in real life. I am not an expert, but I am living this out every single day. You will get to see firsthand the story of what happens when I take the experts’ advice and live it out with my family.

I will ask the questions we all want answered. Can I balance my career and my family life? What will my kids remember 20 years

from now? How do I keep my kids healthy? How can I bounce back from hardships? How do I get better at parenting? How do I stay consistent? What if I get angry? What if I just want to quit and walk away from it all?

These questions don't have easy answers. The journey is no walk in the amusement park either. On an evening when I'm trying to help my oldest daughter with her homework, my two-year-old is screaming, and I have a big project due the next day. I don't think I can survive another five minutes—let alone another 20 years. But I need to learn and grow as a father. I need to put at least as much effort into my training in that job as I put into my career.

Of course, I understand that trying to become perfect as a father is a fool's errand. But it was once the fool who believed he could sail across the world, break the sound barrier, and walk on the moon. Sometimes it takes the fool to achieve greatness. Besides, I don't mind looking foolish anymore. I've changed too many diapers, suffered through too many meltdowns, and had too many sleepless nights. I don't care about being a fool if it means I can also be a great dad. I have four incredibly important reasons for spending my energy on mastering the most important job I've ever been given.

Everything I did as outlined in the following pages, I did for my little girls.

Provider

Fatherhood begins with a paradox. We are supposed to spend more time at home—raising, playing with, and loving on our kids—*and* we need to make enough money so our families can have a roof over their heads, food on the table, and sufficient gas in the minivan to get to soccer practice and back.

Americans think a family of four needs to earn about \$58,000 a year just to get by.¹ These days, expecting parents can anticipate a new baby comes with the price tag of as much as \$369,360 by the time she is 18 and out of the house.² This means you need to be a millionaire to raise three kids. It's important to note the job of breadwinner is evolving—dual-income homes are up to nearly 65 percent. And the number of stay-at-home dads is on the rise.³ Breadwinner *and* caregiver is now the job description for fathers and mothers.

But for many fathers, provision is the first thing they think about once they know they are having a baby. Women are (obviously) always the first to find out they're pregnant. Even before it's official, they have a good idea. Like Sherlock Holmes, they decipher each clue of what is happening in their bodies. This intuition lets them process the meaning and emotions of the pregnancy before they tell the dad-to-be. Sometimes moms know seconds before; other times they know the truth for weeks. When they finally spill the news, most dads have two reactions:

1. I have to provide for this baby for the rest of my life.
2. This is the most amazing thing that has ever happened.

These reactions happen at the same moment. There is joy and there is fear. The first test you'll face as a dad is to show *only the joy*. Your wife is about to deal with nine months of sleepless nights. The least you can do is seem happy. And we dads-to-be *are* happy—but we're also scared. Babies scare men.

The amount of money we need to make robs us of the joys of parenting. It's hard to enjoy building a fort with your kids when your thoughts constantly drift back to that scathing email from your boss. As providers, we are driven to constantly think about our careers because they keep our families safe. Parents have lots of big and horrifying fears, but none more ever-present than worrying that we won't be able to provide for our kids.

I don't want to provide only mac and cheese and secondhand clothes. I love my kids. I think they're the best people in the world. I want them to enjoy piano lessons and soccer clubs. I want to help them pay for college. I don't want to spoil them and teach them they won't have to work and take care of themselves, but I want to provide a wonderful life and set them up as best as I can for a promising future.

Recently my fear of being unable to provide for my kids has grown from a nagging, dripping faucet to an all-encompassing tsunami. Shortly after I signed the contract to write this book, my wife walked into our bedroom with *IV* written across her stomach in Sharpie. It was an inside joke from back when we were dating, because I always told her I would name my firstborn son Robert

Donald Stennett IV. But a funny thing happened on the way to having my first son—we had three daughters. We always knew we would have no more than four kids, so the *IV* written on Sarah's skin took a double meaning—a fourth child and maybe a firstborn son to call the fourth.

I was trying to drink in the moment for all it was worth, but I knew there was another complication. A few years before, we'd decided that if we ever had a fourth child, we'd go from a dual income to a single income. Sarah is a teacher, and lately it's been hard for her to be giving so much at school. One rainy night (or at least it felt like the type of night that should have been rainy) we had this tear-stained conversation as Sarah told me, "It breaks my heart to think that I pour everything I have into other people's kids while someone else is taking care of my baby." I promised if we ever had another baby she could be at home with him. Or her.

Mathematically it didn't make sense. The best way to be on the fast track to bankruptcy is to add more expenses and bring in less income. But we are not a business. We are a family, and sometimes the goal is more complicated than simply achieving the best bottom line. My anxiety isn't unique. Before a baby is even born, providing for it is many fathers' first fear. A baby means another mouth to feed, body to clothe, and person to house. Part of the reason providing for a child is so frightening for men is we have no idea what the actual cost will be. A car payment, mortgage, utility bill...we can wrap our heads around those expenses. But how much baby food does a baby eat in a year? How much will we spend on diapers every month? How much do we need to budget for boppy pillows, swings, slings, BabyBjörns, strollers, and bottles?

I talked to Robert Blaha, a father I very much respect, about all this. I respect him because he's an entrepreneur and businessman, he's run for the United States Congress—and he's the father of seven kids. I wanted to know how he could accomplish so much with

seven kids. I expected him to say parenting is easy, that there's no reason it should stop you from living your dreams, that you just keep doing what you want to do and your family will follow along. But the first thing he mentioned was a list of everything he couldn't do.

"First of all, when you start having kids you have to change your entire mindset," Robert said. "No more golfing on the weekend with your buddies or beers after work with the guys. There is no time for balance. Your sense of adventure and fun has to come from raising your kids."

I nodded. This made sense. But I didn't want someone telling me how hard providing for my child was going to be. I sipped my coffee and tried to look strong. He was just getting started.

Balance Work and Family

Robert explained that just as with any job or career, fatherhood isn't always going to go great. You're going to fail. You're going to make mistakes. "But what's important is to look at things in trends. Is your family trending up, or is it trending down?"

We live in an age when parents are more stretched than ever to manage these trends. It feels almost inevitable that either work or family will suffer. A study by the Center for American Progress stated that families work 11 hours more per week than they did 30 years ago, and many executives now see a 40-hour workweek as part-time.⁴ Fifty-three percent of parents say it's difficult to balance work and family,⁵ and a study by LinkedIn revealed that "balancing work life with a family is the number one career concern for both men and women."⁶

According to a common assumption and stereotype, the father loves his job and neglects his family. But in researching this book and talking with other fathers, I've found it's even more difficult to be a good dad when you hate your job. Dreading going to work is

often followed by dreading going home. Often it plays out like this: If you hate doing something at work, you procrastinate. If you procrastinate at work, you think about what you didn't accomplish during the day while you're supposed to be enjoying dinner with your family. And even if your job isn't built around projects, fathers who spend eight or nine hours working jobs they don't enjoy come home completely drained.

Doing a good job at work seems to be a prerequisite for doing a good job as a father. At the very least they are inseparable. Russell Verji, a business coach who has run an amazing father-and-daughter retreat, told me, "Men find their identities in their careers. We care so much about what we do because it defines who we are." Regardless of what our job is (business, marketing, stay-at-home dad, movie mogul), we want to crush it. We want to redefine, recreate, and push the boundaries. Work is hardwired into our identities, and it's difficult to feel like successful dads and husbands if we don't also feel successful at what we're doing during the day.

This goal starts with a simple question: What does it mean to do a good job? Seems obvious, but I've never actually defined what it means for me to do a good job. What are the ground rules for accomplishing what I set out to accomplish when I leave for work every day? As I talked with some of my father mentors and read articles and widely shared blog posts about how to succeed at work, I kept coming across these four ideas.

1. *Understand priorities.* It's important to know what the priorities are for the organization you work for. I often ask myself, *What am I trying to accomplish? How can I hit my deadline? How can I stay under budget yet still wow everyone creatively?* Priorities are often unstated or difficult to find until it's too late. I've jumped all-in on projects, giving everything I had without asking if they were a high priority. I'm learning to ask what the goals are for the company/client/organization. I'm working to understand those goals and let that shape how I approach the job.

2. *Embrace challenges with a smile.* It's tough to keep a smile on your face when a newborn baby is there. Working and being a dad is going to be difficult every single day. I'm telling myself to embrace it. Learn to love it. Be like the offensive lineman who wears short sleeves during the Ice Bowl.

3. *Stay focused.* I feel as though I live in the worst time in human history to stay focused. Yes, I can practice time management and set aside times to work, but if I don't focus, my family and my work will both suffer. When possible I answer email in batches and turn off my Wi-Fi.

4. *Better yourself.* One of the best things about having kids is the way it consistently changes the way I look at the world. Our living room is an ocean or hot lava; cardboard boxes are castles or forts. My kids take ordinary things and make them better. If I'm going to be successful at what I do, I can't just turn out the status quo over and over. I have to push myself to take on more complex projects and get the training to tackle those projects.

I started implementing these practices at work. I began evaluating my attitude and focus; I looked for new ways to better myself and embrace challenges with a smile. I can't say the work always went better, but Robert's trend concept was revolutionary in my life.

When I was a new parent, every moment felt so significant. *Am I handling this meltdown right? Does my tone of voice affect how she'll look at all authority figures for the next 20 years?* Looking at trends helped me not worry so much about every frustrating conversation at work or a family dinner that didn't go perfectly. I now looked at both my work and family life in terms of days instead of hours. Did everything go badly the last few hours? No big deal; it happens. But if everything has been going badly for days, that's a trend, and I need to address it.

"Investing is the key," Robert said. "There were times when I went to work extra early so I could be home with the kids later in the day.

There were times when I had to give a lot to work or a lot at home. But if I was investing in my career and my family, then my wife understood if I stayed late for work, and work understood when I had to take the kids to the doctor's office." This made sense to me. For any father and husband, the key to juggling work and family is to realize there is no such thing as balance. The key is investing *all you can when you can*. I need to invest everything I can into my career, to create good relationships and a good reputation. If I do this, then when there is a family emergency, my coworkers know I truly need to leave and take care of that. Likewise, during a busy week at work, my family knows it's just that. A busy week. It's not a busy season that might last months or years. I will always have busy weeks, but I need to let my family know that when Dad's at home, he will give his all.

Provide for the Future

Robert also told me my job is to provide the best future I can for my kids. Sometimes that's financial, and sometimes it's just teaching them to take care of themselves.

My first thought: *I have no college or wedding fund for my kids.*

My second thought: *My wife is quitting her job.*

As I mentioned, I have four girls. The first thing people say to you when they see you have daughters is, "You better have a plan to pay for all those weddings." Strangers at the movie theater say this to me as if they are judging me for buying overpriced popcorn instead of investing in my daughters' wedding fund. It feels like these strangers are right. My daughters are going to get married one day, and if I don't plan ahead, I'll be broke by the third wedding. And I don't want to just pay for their weddings; I want to help them go to college to become astronauts or veterinarians or whatever they dream of becoming.

I contacted Scott Palmer, another father I respect. He and his wife, Bethany, are coauthors of a series of successful books about financial planning. They are known around the country as the Money Couple, and they give advice about investing, providing, and creating budgets. I told him about my book, and he invited me to his office. As I sat in a conference room with a modern circular table and walls of frosted glass, I told Scott, “I have daughters, and I need to plan for their weddings. And college. I’ve found some advice about planning for college, but not much on weddings.”

“I have helped finance a lot of weddings,” he answered. “They kind of sneak up on dads.”

This made me feel better. I could picture other dads like me in 20 years—silver-haired Steve Martin types wrestling with how they could possibly afford to pay their daughters’ wedding bills. I was in good company, maybe even slightly ahead of the curve because it was still (slightly) acceptable for me to wear vintage Ms. Pac-Man T-shirts, and I was already creating a plan for how to pay for my daughters’ weddings.

“There are a few options to fund college and weddings,” Scott said. “But it’s most important to take care of your own retirement first.” He told me there is no point in trying to take care of our kids if we can’t take care of ourselves. It’s why the airlines tell you to put on your own oxygen mask before you put one on your kids. You can’t take care of your own kids if you can’t breathe. He explained that for fathers, weddings are as jarring as turbulence in a prop plane flying over Mount Kilimanjaro, but they are nothing to bankrupt yourself over.

“Weddings are emotional. Dads can overspend. They can be irrational. The best thing is to create a budget first. Decide what you want to spend on college or a wedding, and put that away,” Scott said.

College expenses are skyrocketing. CNBC reported that by 2030, state schools are projected to cost \$41,228 a year, while private

schools are a projected cost of \$130,428.⁷ However, not all is hopeless, according to Kal Chany, author of *Paying for College Without Going Broke*. He says, “The colleges may just discount more and increase the aid budget. It’s funny money. They want to attract kids who can raise the academic profile of the school. You get them in by letting them pay below the academic full price.” So saving up for college is important, but kids also need to get good grades. More on that in chapter 10.

Scott helps ease my fears by saying, “You’re not going to be able to pay for everything, and I believe it’s important for our kids to contribute as well so they can understand the value of their education.” This seems to be the key. I don’t want the college price tag to be so completely overwhelming that my kids never go, but I also don’t want to be (and can’t be) Daddy Warbucks, giving my kids so much that they don’t appreciate it.

Paying for weddings gets a little trickier.

“Now, there are a couple of ways to fund what you want to fund,” Scott said. “One strategy is to keep putting extra money away in your retirement fund.” The idea here is to keep growing your money to make sure you have enough to retire. “I’ve funded a lot of weddings using retirement plans,” Scott told me. But it’s worth noting how your particular retirement fund works. There may be extra costs involved, either from losing corporate matching funds or from incurring penalties for early withdrawal.⁸

This option doesn’t make a lot of sense to me because I have more than one kid. They are young but already competitive. If I split a candy bar in half, they turn into tiny engineers, precisely comparing each half to decide which one is bigger. Everything must be equal. So I will save for each one of them.

I found a college calculator online and discovered that I must save an extra \$1531 dollars a month to pay for only 50 percent of my kids’ estimated college costs. That’s nearly an extra \$19,000 a year

I need to make just to pay for half of my daughters' college bills. I want to cry. For just a moment I regret all my life choices. I should not have had so many children. Or I should have become a plastic surgeon in Beverly Hills.

I have a start but not enough. I decide to take on at least one freelance project a month and put everything I make into my kids' college funds. For me that means some early mornings and late nights of crafting scripts, website copy, or form letters, or maybe an extra directing project on a weekend. When I get the checks for these jobs, I immediately put the money into the college funds.

I don't want to fall into the provision abyss. I don't want to become a workaholic, so busy providing for my kids that I don't actually parent them. Remembering why I'm doing the extra work helps me walk this tightrope. Sometimes early in the morning I sip a cup of coffee, look out the window, and picture the day when my firstborn graduates college. I can see Julianna's blonde hair spilling out of her cap as she proudly holds her diploma, ready to conquer the world. She stands by me to take a picture. I have silver hair. I'm beaming with pride. Every morning and night I slaved away to help her earn this moment was worth it.

Teach Your Kids About Money

Here is a recurring theme from most fathers I've talked with: Providing for your kids is necessary, but the best way to set them up for a successful future is to teach them the value of money. Everything I've taught my kids about money involves chores. We make little charts with stickers, and they get an allowance when they complete certain tasks. Each star, bunny, or whatever equals a quarter.

It's a joke. The charts never last for more than a week, and they teach the kids nothing about the real world.

"Give them practical ways they can understand money," Scott

Palmer said. He told me he made a deal with his 15-year-old son: He would match dollar for dollar whatever his son made to save up for a car. “I had to put a cap on what I would match because he’s saved so much. It’s scary what kids can do when they’re given any sort of real motivation.”

I decided to go with an age-appropriate lesson for my elementary-age kids, and we opened a lemonade stand. This was going to be a real business venture. No charity. No “Dad takes care of everything, and the kids get the money and warm fuzzy feelings.”

My goal is for them to walk away from the experience with some understanding of basic business ideas. I tell them with any business they need some start-up funds. I will be an investor and provide the initial cash, but they have to pay me back with interest. “Okay!” they shout. They have no idea what interest is. They’re going to learn when I start pulling dollar bills out of their ballerina cash box. This probably sounds cruel, but it’s better for them to learn from me than from credit card companies 15 years from now.

We go to the store and buy muffin mix, lemonade powder, and strawberries. Not the finest ingredients, but people will be buying their cuteness more than the product. Mom helps them bake because she’s much less likely to burn everything. She pours the fresh strawberry lemonade into a fancy pitcher and places the muffins on a decorative display, and the kids make a giant sign.

Muffins & Lemonade

25 cents each

We decide to set up shop on our neighborhood’s annual garage-sale weekend. This is the time of year when nice suburban neighborhoods turn into third-world markets. Our quaint street has a

postapocalyptic vibe as driveways are cluttered with broken toys, water-stained books, dated stereo equipment, and piles of jeans. Soccer moms and dads in cargo shorts haggle over this stuff as if their family might starve if they have to pay one quarter too much for a Barbie dollhouse. The businessman in me knows this is the time to strike. Garage sale-ing is hard work, and our neighborhood gets more foot traffic this weekend than the other 51 weekends combined.

We set up the stand in our front yard and wait for the quarters to start pouring in. My kids sit at their table, smiling, hands folded politely, and the people from the garage sale walk right by. I watch for 15 minutes as these deal-lurking vampires don't even look at my daughters. The girls are crushed that no one wants their lemonade or muffins. I want to grab everyone and scream, "Don't you see the cuteness? Don't you see how hard-working they are? Quit walking by as if they are panhandlers on the curb, trying to score cash for a liter of vodka. These kids are the future of America. What are you teaching them about hopes for the future if all their hard work is not even worth a quarter?"

I went over to my daughters' table and told them, "You have to advertise. If people are walking by, tell them what you're selling."

The girls nodded. I sat on the porch and watched. Julianna started shouting at everyone who walked by, "Lemonade! Muffins! Only 25 cents!" She yelled this at people not only as they walked past her but also as they parked and shopped nearby. If they didn't listen, she would yell it again.

It worked like magic.

People started coming up to their table. The muffins were tiny and the price point was low, so even the bargain shoppers were willing to drop an extra quarter for a cup of pink lemonade. And I watched something happen in my kids' eyes. They lit up with the idea that they were making money on their own. They were in

business—pouring lemonade, making change, advertising... They were learning what they were capable of even at six or seven years old.

At the end of the day we counted the money. They sold a few toys and some lemonade and muffins and made \$35.75. It was a fortune. “Now, the garage sale is going on tomorrow too,” I told them. “If you want, we can try again, but there is some risk. You’re going to have to use today’s profits to buy more ingredients.”

My daughters acted like degenerate gamblers on a hot streak at a craps table. They thought they could do no wrong, and so we repeated the process. Back to the grocery store for muffin mix, strawberries, and lemonade powder. We made another batch, Sarah made it look nice, and we walked outside to set up shop again... to see that our neighbors had made their own lemonade stand with old crates and chalkboard menus. They had pitchers of lemonade and bowls of fresh strawberries. The fanciest moms on Pinterest would have found this stand excessive. I don’t know what their overhead was, but I’d guess somewhere around \$75,000. And they were also selling their lemonade for a quarter.

The kids across the street were selling Krispy Kreme doughnuts, and some other kids with a wagon were walking up to customers and selling cans of pop. The neighborhood was crawling with cute kids begging everyone to buy their products.

My daughters had no chance. Their lemonade stand got no business, and I could tell they were crushed because customers had flocked to them yesterday but treated them like a broken VHS player today. After about an hour and a half with only one or two sales, we packed it in. Julianna was upset, and in that moment I had to switch from teacher to dad. I held her and told her it would be all right. I suggested we go to the park and play, and we took some of the profits to buy ice cream bars at 7-Eleven.

Later that day, when my daughters were ready, we had a conversation about business. “Anytime you open a business, it’s a risk.

You can make money, but you can also lose money. What was the difference between yesterday and today?” Julianna noticed all the differences. More competition, less advertising...she even noticed their location was difficult. We lived in the middle of the block, so by the time customers got to their stand, they already had lemonade and snacks from the other kids. My kids will learn about business in school, but nothing is more lasting than letting them walk through the exercise of running a business themselves. This experience changed the way my oldest daughter thought about money. Julianna learned that money is difficult to earn and easy to lose, so now she doesn't spend it flippantly.

The lemonade stand even changed the way I think about money with my kids. I want to provide for my family, but I also want to teach my kids how provision works. Money will not be a taboo subject in the Stennett house. As they get older, I want to give them other budgets to be responsible for. Eventually, this will teach them how to budget for cars and college and weddings. I realized hands-on experience may be the best way to teach them the finer points of finance. The kids learned a lot of important lessons from this exercise. Most importantly, they learned that opening a restaurant is a great way to go bankrupt.