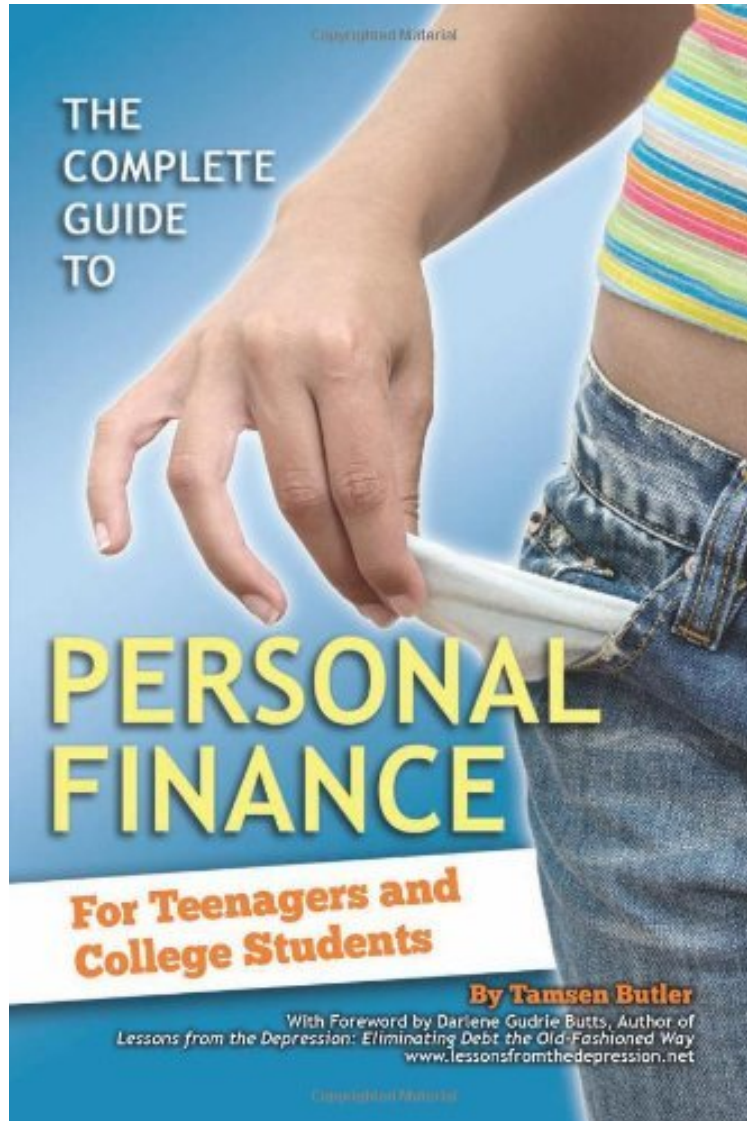


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The Complete Guide to Personal Finance: For Teenagers

Tamsen Butler

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Tamsen Butler : The Complete Guide to Personal Finance: For Teenagers before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Complete Guide to Personal Finance: For Teenagers:

0 of 0 people found the following review helpful. Great way to start the conversationBy MariaSGreat way to start the conversation. Both my seniors took personal finance in high school but reaffirming the concepts from a personal perspective for our family is key. They will be both starting different colleges in the fall and money is not unlimited. Slowly we are starting on budgets and discussing making choices. Learning about money is a life long pursuit and the sooner we can do it with our high school kids the better because we want them to be independent financially when they leave college.1 of 1 people found the following review helpful. Wonderful present for a teenage nieceBy B

Stewart We recently gave our niece a generous check for her 16th birthday. Rather than take it to the mall with friends to spend she banked it - to our amazement. We wanted to encourage her fiscal wisdom with this book. It seemed that she actually might read and apply some of its tips. This book arrived new - as ordered - and promptly. We are glad it was available at such a reasonable price ;-)

1 of 1 people found the following review helpful. Very Helpful Book
By C. Payne
Personal finance may be one of the most important topics for kids to learn. It will affect so many aspects of their life... throughout their entire life. This book does a great job of teaching in a voice that related to teens. To be honest, most adults would be wise to read this book.
Bottom Line: If you're a parent looking to educate your children on personal finance, this book does the trick.

Personal financial planning is the process of establishing your own financial goals and finding a way to reach them. It is an ongoing process that involves examining all existing resources, developing a plan to use them, and systematically implementing the plan to achieve your goals. While teenagers yield immense spending power, many lack the financial knowledge necessary to manage their money wisely. The Complete Guide to Personal Finance: For Teenagers is a reliable and relevant source of financial information in which teenagers will find a wealth of useful information. In this new book, you will learn how to get and manage credit, how to make and stick to a budget, how to save for college, how to determine your needs versus your wants, how to pay for a car, how to finance college, how to manage risk, how to open a bank account, how to write a check, how to balance a checkbook, how to avoid the pressures of consumerism, and how to avoid financial mistakes. You will also learn about investment options, taxes, checks, debit cards, credit cards, and basic budget tips. This book is filled with helpful suggestions from financial and family counselors, and you will discover creative ways to get a jumpstart on your financial future and use money responsibly. Even if you have had a few missteps along the way, you will be able to learn from your mistakes and get on the path to financial well-being.

Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design including the prestigious Benjamin Franklin award for excellence in publishing. We are proud of the high quality of our books and hope you will enjoy this eBook version.

Trying to figure out the money game can be challenging for anyone, let alone a teenager or young adult. There are so many concepts to learn, and most often, those concepts are interpreted by teens as boring or complicated. Many parents do not feel competent to teach personal finance, and it is not a subject taught in school. Couple that with the fact that 60 percent of bachelor's degree recipients borrow to fund their education and 84 percent of undergraduate students have at least one credit card, and you have a disaster waiting to happen. This book is trying to change that trend. Tamsen Butler, in *The Complete Guide to Personal Finance: For Teenagers and College Students*, seems to do the impossible. This book provides a proper education in personal finance in an entertaining and understandable manner. The purpose of this book is not to tell the readers what to do, but to educate them on the various options and the possible results of one's choices. Even if all of the information is not relevant to your current situation, this book can be used as a reference for each financial stage of the early adult years. It is comprehensive and user-friendly, and it is sprinkled with real-life anecdotes that illustrate each financial concept. Anyone can benefit from this approach to teaching personal financial planning. As a veteran financial adviser and author of *Lessons from the Depression: Eliminating Debt the Old-Fashioned Way*, I found the information in this book extremely helpful in conveying the concepts a teenager or college student needs for a financially successful life. For those students who are looking for information on their own, or parents who want to find a guide that will teach fundamental financial concepts, this book will teach you everything you need to know. Butler has done a great job of writing an easy-to-read and informative book on a subject that all can benefit from.

--Darlene Gudrie Butts
Winner of the 2010 Next Generation Indie Book Awards - Young Adult Non-Fiction Category --Indie Book Awards
About the Author
Tamsen Butler is a freelance writer and editor. She is the personal finance blogger for Banks.com, as well as the featured expert for LoveToKnow.com's Ask the Mortgage Expert. She has also written for TheBudget-Fashionista.com as well as other fun financial sites. She has two vibrant children and stays busy with graduate school, writing, and volunteer work."