

The Complete Guide to Personal Finance: For Teenagers

By Tamsen Butler

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The Complete Guide to Personal Finance: For Teenagers By Tamsen Butler

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.

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Editorial Review

Review
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 LoveTo-Know.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."

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Lavonne Yates:

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Jose Higham:

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