



The Teen Money Manual: A Guide to Cash, Credit, Spending, Saving, Work, Wealth, and More

By Kara McGuire

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Wouldn't it be great if money grew on trees? But since it doesn't, everyone has to learn how to earn and manage money in order to live?and it's never too early to start. This book offers today's teens the best and most up-to-date tips on how to make money, how to spend it, how to invest and save it, and how to protect it. Learn how to land that first job, figure out your paycheck, and negotiate a raise. Discover how to stretch your money to cover all of your needs and (at least some of!) your wants. Learn to be a savvy saver to vastly improve your life. Really! Once you've started to accumulate property and money, you're not done managing your financial life. Far from it! Find out what it takes and how much it will cost.

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Editorial Review

Review

Just about anything teens would want to know about money and finance but didn't know enough to ask. McGuire first makes the often intimidating world of finance not generally a topic on a teen's must-read list approachable. . . . Colorful photos and charts and eye-catching graphics keep the pages turning. A solid, thoroughly readable guide. --Kirkus Reviews

This accessible guide covers traditional aspects of personal finance in an engaging, breezy manner, packing a tremendous amount of useful information into brief chapters set off by illustrations, charts, graphs, and checklists. Aimed primarily at college-bound teens, the content covers money-management basics: job hunting, entrepreneurship, saving and investing, spending and borrowing, paying for college, and asset protection (insurance and guarding against identity theft). Throughout, readers receive solid advice: stay in school, consider unpaid internships and volunteer work, plan, budget, and start saving now. Realistic case scenarios provide additional tips. The information is up-to-date and reflects current realities, with references to our present economy, in which people hold down multiple part-time jobs. Also included are helpful sites; apps (e.g., mint.org, Piggy Mojo); and social-media initiatives, including peer-to-peer lending and crowd-funding ventures. This practical manual will supplement standard textbooks and complement other popular guides, such as Tamsen Butler's *The Complete Guide to Personal Finance for Teenagers and College Students* (2010). Consider this for browsers, researchers, and aspiring tycoons alike. --Booklist

A smart, savvy, accessible guide for the investor group with the biggest weapon of all on their side: time. From the powers of compound interest to how to pay for college to planning for a fulfilling career, Kara McGuire gives teens an inspiring, accessible, comprehensive toolbox for financial success at the precise moment when they need it from the first paycheck onward. --Leigh Gallagher, *FORTUNE*

About the Author

Kara McGuire is an award-winning personal finance writer, consumer researcher, and speaker. She writes a personal finance column for the Minneapolis Star Tribune and formerly worked for the public radio program Marketplace Money. She enjoys teaching young people and parents about money. Kara lives in St. Paul, Minnesota, with her husband, Matt, and children Charlotte, Teddy, and August.

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