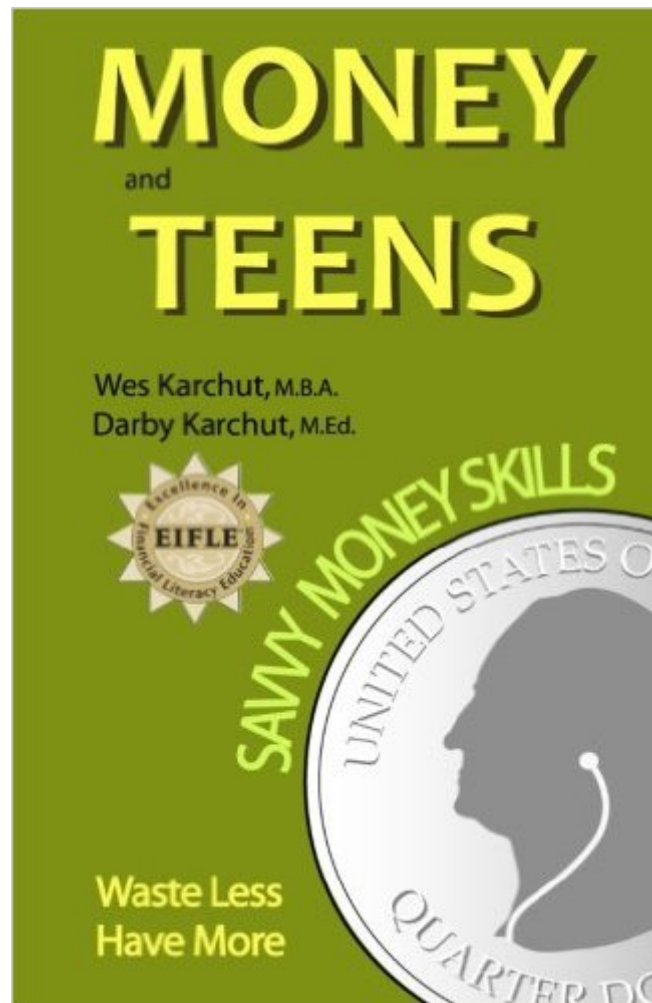


The book was found

# Money And Teens: Savvy Money Skills



## Synopsis

2013 EIFLE Book of the Year (Excellence in Financial Literary Education) Endorsed by the JumpStart Coalition for Personal Financial Literacy. Don't take on the world without this book. Learn the essential money skills before you: hand over your credit card, take out a student loan, sign up for a car loan, start a new job, buy one more thing online. Practical, no-nonsense guide to managing your money so that you waste less and have more. This book offers real-life skills you can use right away, not fake promises to make you rich or to find "easy money". "I learned more about managing my money than I learned in school or from my parents." Learn how to avoid the money minefields awaiting you at every turn. Don't waste another dime on fees, sneaky retailer pricing games, and online come-ons. Master the essential money skills - not theory - and apply them right away. (The Jumpstart Coalition for Personal Financial Literacy is a non-profit coalition of public and private sponsors committed to furthering financial literacy for K-12 with chapters in 49 states.)

## Book Information

Paperback: 190 pages

Publisher: Copper Square Studios, LLC (September 17, 2012)

Language: English

ISBN-10: 0974114537

ISBN-13: 978-0974114538

Product Dimensions: 5.5 x 0.4 x 8.5 inches

Shipping Weight: 10.7 ounces (View shipping rates and policies)

Average Customer Review: 4.7 out of 5 stars [See all reviews](#) (12 customer reviews)

Best Sellers Rank: #210,354 in Books (See Top 100 in Books) #90 in [Books > Children's Books](#)

[> Education & Reference > Money & Saving](#) #449 in [Books > Business & Money > Personal](#)

[Finance > Budgeting & Money Management](#) #1889 in [Books > Teens > Education & Reference](#)

Age Range: 12 and up

Grade Level: 7 and up

## Customer Reviews

Money and Teens by Wes Karchut, M.B.A. & Darby Karchut, M.Ed. Book review by Jackie Paulson [Ã](#) [Ã](#) © 2012 (For Young adult and Teens learning about Finance) This book talk to teens but anyone can learn from it. The main point to say is that we all want things. Teens want Computers, Cars, and a College Degree. I know I would in the 21st Century! Is it possible? Absolutely. I especially loved the Key concepts at the end of the chapters where anyone can apply the personal finance tips and

tricks to getting what you want with the proper goals and mind set. It talks about: • How to open a checking account • How to check your credit report • What happens when you miss a credit card payment • How to spot tactics grocery stores use to get you to spend more money • Why you never give your PIN to anyone • How to keep more of your money from each paycheck you earn You will learn the 28 money skills that will change your life, for example how to understand debt and when it is good to use it. When you should not use your credit card. Why you need to understand your credit score. The debt payments everyone should avoid. How to write checks. How to make a budget and so much more! I loved the helpful Financial vocabulary to be able to know what something was and to reference to later. The stories he shares brings you to the fact that in hard times anyone can apply his steps and be able to afford the things in life you want. Wow, there is a quiz to help you decide if you should purchase something: For example, Am I buying this because everyone else has this item? Am I buying this to impress others? Because I am bored? Etc...

Now, I haven't been a teen for many years, but I still need to manage my money wisely, no matter my age. And let me tell you, it isn't always easy. Have you ever bought something you couldn't afford and charged it perhaps? After all, you could pay it out a little at a time. Yeah, sounds simple, right. I've done it, among other careless things with my money. Authors Wes Karchut and Darby Karchut have written a book, **MONEY AND TEENS SAVVY MONEY SKILLS**, that deals with just about everything you need to know about money. And it can help you make a lot of decisions about every dollar you earn. I wish I'd had this book years ago when I thought credit cards were magic and the answer to buying everything I wanted, when I wanted it. Oops! Was I mistaken. A table of contents shows you what each chapter contains so you can easily find the topic you're most interested in, though you will want to read the entire book because it's filled with not only information but good advice too. Going back to the credit card for a second, Chapter 4 discusses debt. The credit card is good, if you pay what you charge during the "grace period" or in full each month. If you don't, you may never pay off the amount you charged. How's that? you ask. **MONEY AND TEENS SAVVY MONEY SKILLS** tells you. The chapter Consumer Savvy goes into knowing the difference between your wants and your needs. You'll also read about debt, banking accounts, savings accounts, certificates of deposit and so much more. You'll learn about taxes. Yep, you can't get away from taxes. Are you planning to attend college and maybe need a loan? Check out Chapter 13, Student Loan Savvy. You didn't know having money was so complicated did you?

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