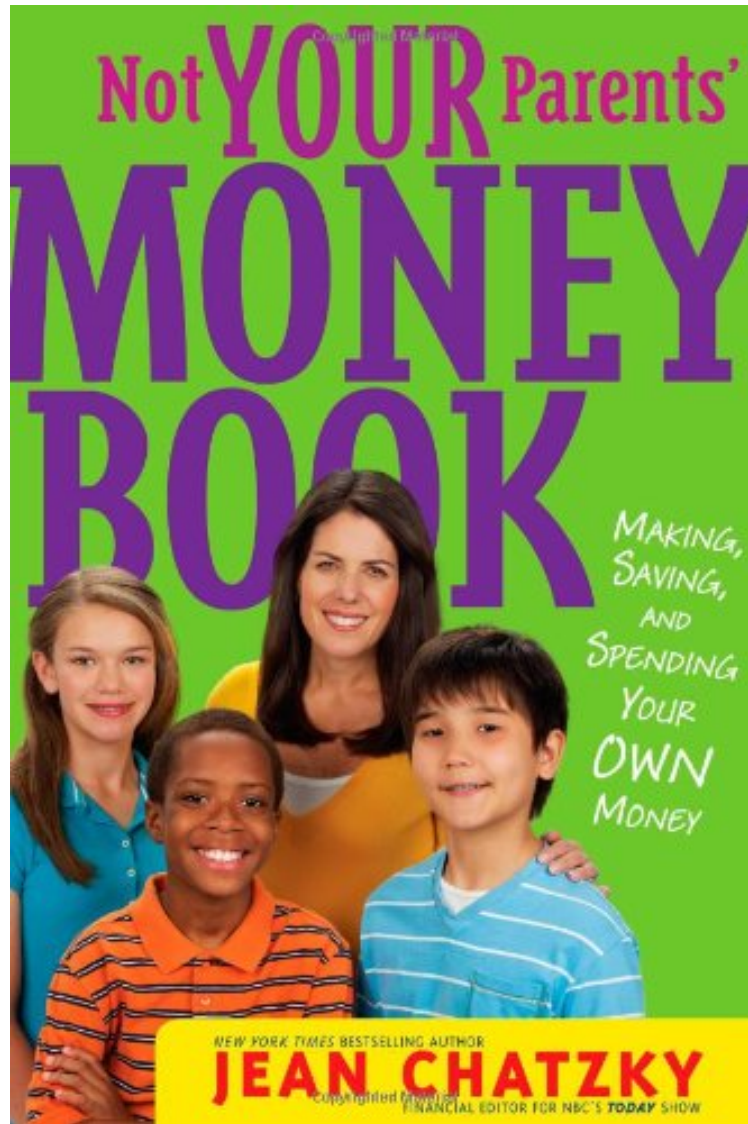


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#271310 in Books Simon Schuster Books for Young Readers 2010-08-10 2010-08-10Original language:EnglishPDF # 1 8.25 x .50 x 5.50l, .34 #File Name: 1416994726176 pagesNot Your Parents Money Book Making Saving and Spending Your Own Money | File size: 39.Mb

Jean Chatzky : Not Your Parents' Money Book: Making, Saving, and Spending Your Own Money before purchasing it in order to gage whether or not it would be worth my time, and all praised Not Your Parents' Money Book: Making, Saving, and Spending Your Own Money:

8 of 8 people found the following review helpful. Good start for kidsBy Julie A. CapozzoliI liked this book because, as

my 11 year old son and I were reading it together, I realized how little he actually knew about wages, credit, debt, investing, spending, saving...and they don't really teach this in schools. After a few chapters, he asked me to keep reading because he was truly interested in all these subjects. It has started a long and productive discussion about money that I'm sure we will continue for many years. I would definitely recommend this to tweens and teens. 6 of 6 people found the following review helpful. Money Short course By Erma M. Edwards Great information even for adults who have missed out on the financial knowledge that is needed in our current society. Geared for the young teenager, I found the drawings and illustrations likely more acceptable to the 12 yr old than the 17 yr old even through the narrative is appropriate for all. This is a shame as the older teenagers likely missed out and need to read it also. This could be used as a text for homeschooling and appropriate high school classes. 0 of 0 people found the following review helpful. Perfect for my 12 year old! By Vivian Solodkin Great book for my 12 year old who has so many questions about money! Easy to read and understand.

For the first time, financial guru and TODAY Show regular Jean Chatzky brings her expertise to a young audience. Chatzky provides her unique, savvy perspective on money with advice and insight on managing finances, even on a small scale. This book will reach kids before bad spending habits can get out of control. With answers and ideas from real kids, this grounded approach to spending and saving will be a welcome change for kids who are inundated by a consumer driven culture. This book talks about money through the ages, how money is actually made and spent, and the best ways for tweens to earn and save money.

From School Library Journal Gr 5 Up Written in a light, somewhat jocular tone and sprinkled with amusing but eye-opening and conversation-starting quotes from 12-, 13-, and 14-year-olds, this book is sure to hold readers' attention. The content includes how you get money, via allowances and jobs, and notes the difference between cash-only and paychecks. Tracking typical teen expenditures, both long-term and short, is juxtaposed against keeping money in checking, savings, and money-market accounts. Parents' cash flow, adult salaries, and costs of goods such as minivans are all touched upon. As the young people's quotes make clear, they have both funny and inaccurate understandings in this area. The concepts are presented simply enough for the middle school crowd, but are just as important for older teens, especially when it comes to a breakdown of deductions on a paycheck and thinking about investing for college savings. There is a section on smart shopping and credit cards. Fascinating facts include the history of the development of money from cows to cowrie shells to coins and paper, as well as such tidbits as the fact that germs in mucus can live on bills from 10 to 17 days. Chatzky's presentation is engaging, with a lengthy glossary at the back and all the words highlighted throughout the text. Cartoons appear on almost every page, adding humor and some additional material. Critical information is provided to keep young people from being taken advantage of financially, such as how to avoid overdraft fees on a checking account. Overall, the healthy financial attitude of only-spend-what-you-have is promoted throughout the book. Meredith Toumayan, The Governor's Academy, Byfield, MA Copyright 2010. Library Journals LLC, a wholly owned subsidiary of Media Source, Inc. No redistribution permitted. From Booklist Personal-finance specialist Chatzky's first book for youth offers a mangle of financial information that will encourage young people to develop financial independence, self-reliance, and responsibility. The casual, chatty prose, peppered with trivia and quizzes, accessibly conveys economic concepts such as inflation, stock market terms, and investment options. Also included is a wants and needs chart to support saving goals, as well as suggestions for raising allowances and researching charities. The target readership is sometimes unclear; information on filing taxes electronically, for example, may lack resonance for the younger end of the book's audience. Additionally, statistics are sometimes unsourced, as in charts citing average job wages. Chatzky does offer job ideas that move beyond babysitting into more contemporary notions, such as iPod installer, but specifics about how to actually apply for a job or start a business are not included. Still, the inviting approach and sidebars with intriguing facts, such as how money carries germs, may pique kids' interest in the topic. Appendixes include a brief history of money and how it's made, a glossary, and Web resources. Grades 6-9. --Shelle Rosenfeld About the Author Jean Chatzky is the bestselling author of several books including *Pay it Down!*, *You Don't Have to be Rich and Make Money, Not Excuses*. She is the financial editor for *The Today Show* and has appeared on *Oprah* as a money coach several times. She has two children and lives in Westchester County, New York.