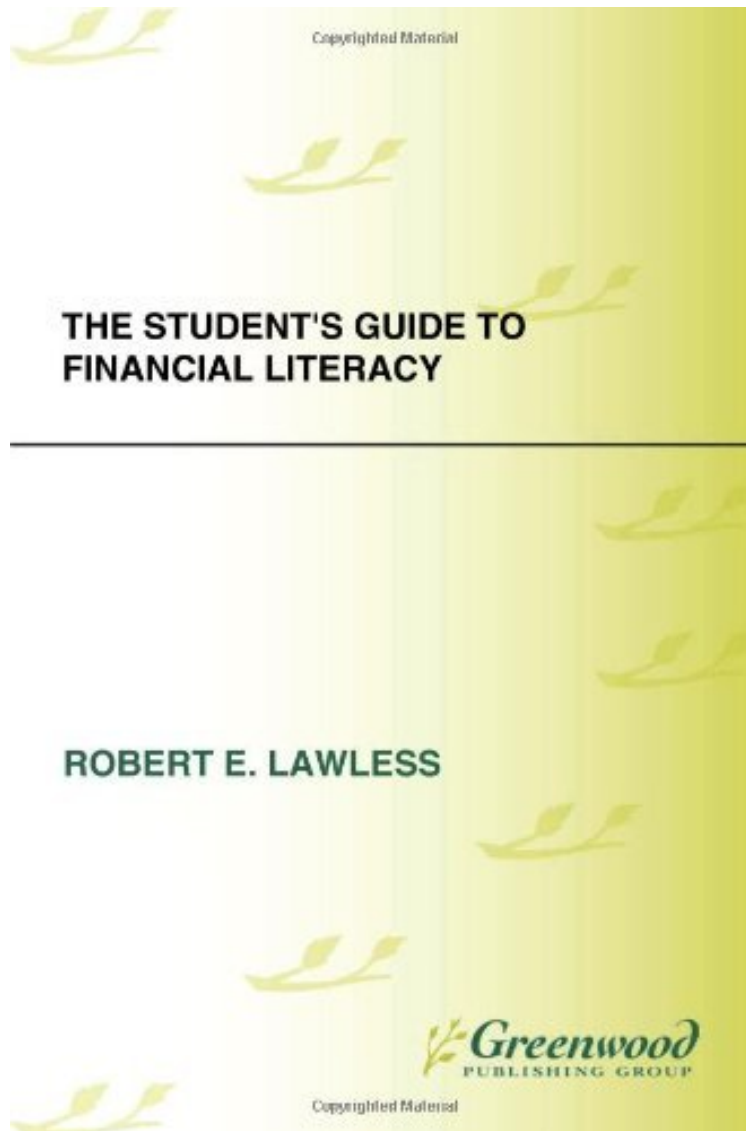


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The Student's Guide to Financial Literacy

Robert E. Lawless

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Presenting a broad array of financial knowledge, this interesting, easily understandable book will aid students and young adults in achieving their desired levels of wealth, success, and overall financial and personal fulfillment.bull; Includes dozens of factual "Guess What?" boxes revealing interesting insights and factsbull; Presents a list of the "Top Ten Mistakes to Avoid" summarizing the key teachings of the bookbull; Includes photographs geared toward students

that reflect the topics of each chapter; Offers a useful glossary that defines dozens of financial terms

From School Library Journal Grade 9 Up This title covers everything young adults just starting out in the world should be thinking about with respect to their future financial decisions. It begins with the fact that getting a college degree will mean more lifetime earnings, and from there springs into what exactly one should be doing with those earnings. Beginning with savings, then investments, Lawless breaks the material down into small, digestible sections. Some of the types of investments, such as financial derivatives and private equity funds, along with the section on Principles [sic] of Investing, are sophisticated and more College Finance 101 than high school level stuff. Lawless is balanced in his presentation, acknowledging that though he calls credit-card debt Bad Debt, it also has its uses, and though not everyone will have the \$250,000 minimum investment for a hedge fund, it's worth understanding how they work. The chapters on Tax Considerations and Insurance are must-reads. Excellent charts and graphs support the text, and Guess What? and Beware! boxes offer fascinating related facts and cautions against such things as risky mortgage loans. Though this volume is entitled The Student's Guide, it is most helpful today just for understanding news headlines. Meredith Toumayan, The Governor's Academy, Byfield, MA Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. "This title covers everything young adults just starting out in the world should be thinking about with respect to their future financial decisions. . . . The chapters on 'Tax Considerations' and 'Insurance' are must-reads. Excellent charts and graphs support the text, and 'Guess What?' and 'Beware!' boxes offer fascinating related facts and cautions against such things as risky mortgage loans. Though this volume is entitled 'The Student's Guide,' it is most helpful today just for understanding news headlines." - School Library Journal About the Author Robert E. Lawless is currently the chief financial officer for an investment and advisory firm that manages over \$500 million in assets and the managing director of a registered broker/dealer that raises capital for various investment products.