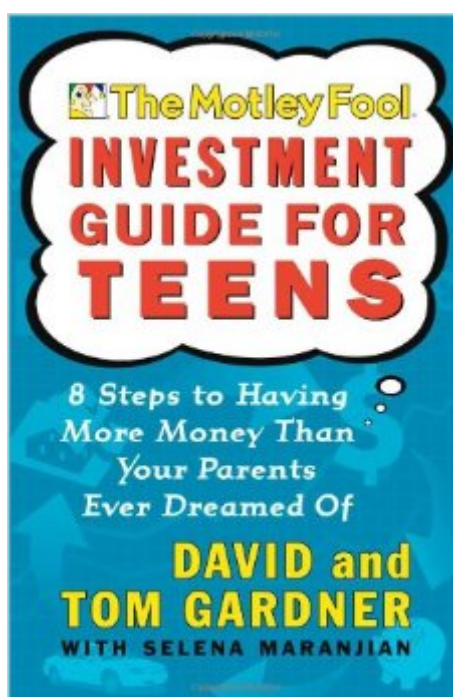


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# The Motley Fool Investment Guide For Teens: 8 Steps To Having More Money Than Your Parents Ever Dreamed Of



## Synopsis

From the personal-finance duo Fortune magazine called "funny, smart, cynical, [and] opinionated" comes savvy financial advice for today's street-smart young investors. The Motley Fool has made investing fun and easy for millions of people. Now, it custom designs its wit and wisdom for today's money-savvy teens. The Motley Fool Investment Guide for Teens helps teens stand out from the ho-hum mutual-fund crowd, build a portfolio of stocks they can actually care about, and take advantage of the investor's best friend "time" to watch their profits multiply. Strike a blow for financial independence. The Fool shows you how to:

- Question authority when it comes to managing your money
- Save cash (for investing, for college...and, yes, even for having fun!)
- Dodge the spending and saving pitfalls that trap so many adults
- Get started investing "online and off" with just a few dollars
- Discover up-and-coming businesses that could become future blue chips

Warning: this is not your parents' money guide! From identifying companies that are both cool and profitable to building a portfolio that makes tracking investments exciting, The Motley Fool Investment Guide for Teens shows young investors the way to financial freedom.

## Book Information

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## Customer Reviews

There seem to be a lot of positive reviews of this book, so there are certainly aspects about it that must be good - but in my personal opinion I didn't like it. This book reads as if the authors assumed I am two things that I'm not: rich and stupid. A lot of the wordy paragraphs seem to be filler

information, over-explaining points that I understood 10 minutes of reading back. I think this might be intentional, so the book isn't shooting facts at you like an adult financial book might read, but for me it was just annoying. And at the end of the book, it never really tied it all together...you won't really know how to start investing even if you've read it cover-to-cover. And, on a side note, some of the examples rather annoyed me...describing teens who "scrimp and save" to put away \$5,000 per year for retirement...let's be real! I'm sure some teens have that to put away every year, but it's not from diligently saving what they earn, it's from their parents. Also, this book simply ignores the one huge financial problem all teens have - college! I could not believe that this book goes on without even mentioning the best ways to save for college. They do list example after example of what John or Jane will have saved up by the time of their retirement (if they "scrimp and save" \$5,000 a year now - rrrgh). I think for most teens, it's unrealistic to have all your money stashed in an account worth thousands that you won't touch until retirement. Not saying it's too early to start thinking beyond college, but college is really the primary issue. I think this book might be good for 12- or 13-year olds who would appreciate the reiteration and a style of book that's aimed more for children than adults. I'm 17, so I think some older teens might be bored with the tone and wordiness of the book, I'd just go for an adult one. Gosh, this was a long review..sorry! Good luck with investing, everyone!

Although it contains some information that my daughter thought was unrealistic, like the amount she should be able to save each week, she thought the book had some great ideas. I especially liked that they didn't talk down to the teenagers yet told them about the true financial cost of smoking, the good use of credit cards, ATMS and the financial mistakes many people make. A good book that tells it to them straight in a format that they will read.

This book has reinforced what I have been preaching to my 17 year old for years.....1) save and invest your money early, 2)live within your means as you get started in life (used vs new car), 3) attend the local university (keep student loans to minimum) and 4) practice a healthy lifestyle and you will soon learn that by the time you are 30 you will have more financial freedom and less debt than 90% of Americans.I wish I had been taught the discipline for the first two items as it wasn't until age 40 that I reached financial freedom. Fortunately for him, he is a believer after reading this book. Maybe along the way he will guide others in the right direction.

I only skimmed this book (after all, I own almost all the other TMF books!), but I think this book is by far one of the best financial books for **\*\*any\*\*** new investor, regardless of age. While other books

may have more content, this is one of the most approachable financial and investing books I've read. (Plus, its worksheets **force** you practice what you read!) Readable by adults, too!

If you don't know much or anything about investing then this is the book for you. The Motley Fool helps you understand the basics of investing and how easy it is to start investing on your own. They not only tell you about investing but how to save and spend wisely. If you're a teen and want to get a good start on your financial future then read this book. Oh yeah and it's also an enjoyable read it doesn't get dreary or boring they get you pumped up and ready to save and spend well and start investing.

I've read the book and I still haven't found a single reason that will justify all the good reviews. Authors repeat the same information over and over again and conclude to obvious, already known (by common sense) arguments. I am an undergrad college student and I can tell the way the book is written it addresses to fourteen-year olds. It was truly annoying how I had to read 1 to 2 pages just to read an argument that could be explained in 2 lines; it seemed that the authors were just trying to fill pages by repeating themselves the whole time and by leaving blanks for the readers to complete. SERIOUSLY? I was looking for a book that will guide me on how to invest (I still have no idea even after reading this book) and this book barely provided any information; bottom of the line, I **WOULD NOT RECOMMEND** this book to anyone older than 16 but if you have a young middle-schooler relative that has absolutely no clue about how to save money, then this book might help them a little.

I thought this was an excellent book for teenagers. It not only shows them how to intelligently invest, but it also provides funny examples of what not to do in the stock market. I think it would be an excellent asset for people in their early twenties as well because it gives a great deal of advice on money management. In college, most students are not "rolling in the dough", so why not invest what little "dough" you do have and make some money for the future. It can also persuade kids to become healthier because the book outlined what cigarette smoking can do to a person's wallet. As if cigarette smoking isn't already bad enough. I also found the worksheets within the book extremely helpful, and I will continue to use them as guides as I take my first steps towards financial independence.

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