



Time Worth Spending: The Top 10 Talks to Have with Your Teenager About Money

Patricia Saunders Garfield, Alyson Amy Edge

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Today the pressure on teenagers to spend money is enormous. They are helpless against a relentless marketing machine that repeats one word over and over again: buy, buy, buy! But does your teenager understand the power of their wallet and how to make it work for them? Here to help is *Time Worth Spending: the Top 10 Talks to Have with Your Teenager About Money*. It lays out a roadmap for teenagers and parents to learn the most crucial money management lessons together; how to earn it, save it, spend it, invest it, and give it. Broken into ten easy-to-understand chapters, *Time Worth Spending* helps your teen master the basics of money management and shows them how to evaluate financial choices, from the simple (eat out or cook in) to the more complex (how to afford college). The book is filled with short stories and hands-on activities specifically geared to help teens move toward personal and financial independence. For the past fifteen years authors Garfield and Edge have been helping young adults and their parents learn about the best ways to handle money. As credentialed educators, they understand the issues, phobias and confusion surrounding money management. That is why *Time Worth Spending* follows a story-activity approach, one that has proven successful inside and outside of the classroom. The text is multi-tiered so that even true novices just beginning their personal financial education will find it easy to master the basics. Money is a real world issue. We all need it each and every day. It's time to recognize that learning how to manage money is crucial for young people. The earlier they adopt sound financial practices, the better prepared they'll be to handle life's inevitable ups and downs. *Time Worth Spending* helps teenagers get a head start on one of the most important jobs they'll have – managing their own money now and throughout adulthood.

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