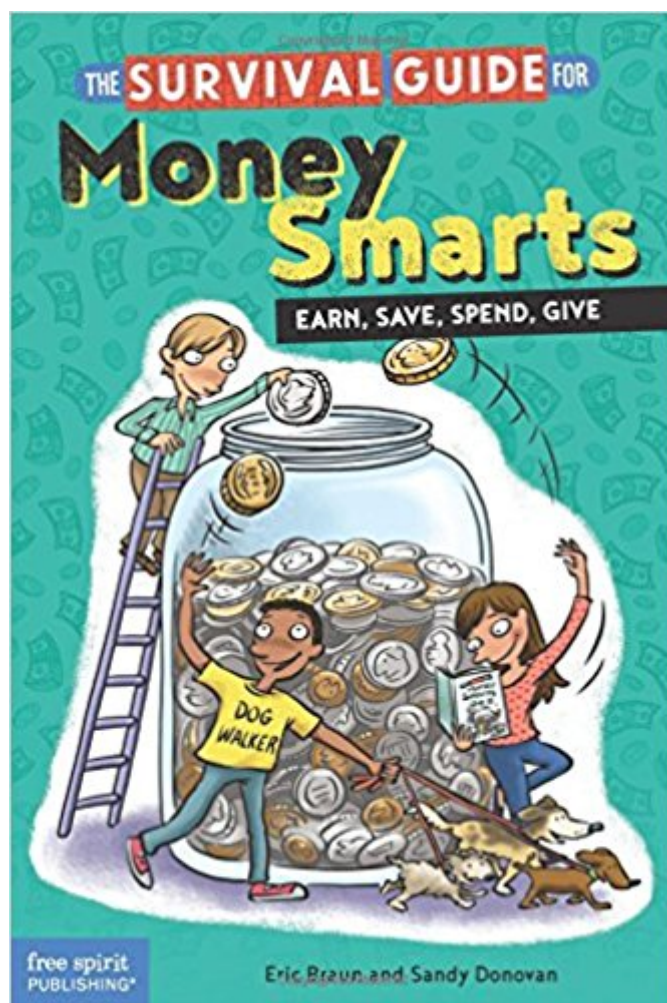


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# The Survival Guide For Money Smarts: Earn, Save, Spend, Give



## Synopsis

This survival guide introduces the basics of financial literacy and money management for kids—from earning and saving money to spending and donating it—and gives readers essential skills for financial know-how. The book also explores how choices about money and finances connect to character development and social-emotional well-being. Readers will find ideas for setting money goals, delaying gratification, being thrifty, building self-esteem, giving to charity, and making socially responsible spending and donating decisions. The book includes special features such as: Fictional vignettes in a choose-your-own-adventure style, putting readers in hypothetical situations where they need to make decisions about how to manage money True success stories about real kids who made smart financial decisions Vocabulary boxes that highlight important terms “Financial tactics” boxes with helpful tools, tips, and strategies

## Book Information

Paperback: 152 pages

Publisher: Free Spirit Publishing (August 17, 2016)

Language: English

ISBN-10: 1631980289

ISBN-13: 978-1631980282

Product Dimensions: 6 x 0.4 x 9 inches

Shipping Weight: 9.6 ounces (View shipping rates and policies)

Average Customer Review: 5.0 out of 5 stars 5 customer reviews

Best Sellers Rank: #392,497 in Books (See Top 100 in Books) #67 in Books > Children's Books > Growing Up & Facts of Life > Family Life > Money #141 in Books > Children's Books > Education & Reference > Money & Saving

Age Range: 9 - 14 years

Grade Level: 3 - 9

## Customer Reviews

“A superb, reader-friendly resource for young people, ideal for children’s library collections. The Survival Guide for Money Smarts is a guide created especially to be accessible to teenagers and young adults, but doesn’t talk down to the reader or gloss over tough issues. Chapters address how to make a budget plan; tips for being a smart and mindful consumer; the basics of saving accounts, checking accounts, prepaid cards, and credit cards; investments; and more.” Midwest Book Review

Practical advice and ideas every kid can use to set and reach responsible money goals ã ã

Fantastic book for preteens. I enjoyed the book too.

The Survival Guide for Money Smarts is a useful tool for teaching kids money skills for the real world. There are several appealing elements to the book: it has a light, friendly tone which makes a potentially dry subject more accessible; there are plenty of "real world kids" whose stories illustrate the concepts being presented; there are a series of Choose Your Own Spending Ending scenarios which allow readers to make money choices and then see the results of those choices. An extra-fun idea is the "Fantasy Investing" game in the investments section--a great way to learn investment techniques for a student, and an excellent tie-in to investment teams in middle schools. Other concrete activities include creating budgets, setting goals, dealing with debit and credit cards, and even how to gauge which companies align with one's personal ethics. Recommended for children ages 12-16.

This is a terrific book for kids and adults who take care of them. The authors introduce students to basic economic terms (fee, wage, salary), business etiquette (clean up your work space, be courteous), and provide clear strategies for how to set goals and save for them. What I love most about the book is how it invites readers to reflect on who they are and what they want -- playing high-level sports, going to college, traveling, etc. The instructions about how evaluate your goals is especially helpful: Will reaching the goal make you happy? How proud will you be if you reach this goal? And my personal favorite, How good will you feel about this goal five years after reaching it? All told the book is funny, readable, and smart. I'm picking up a few for nieces and nephews, too.

This is a much needed book for kids, teens, and many adults! The authors do an excellent job of introducing important concepts to kids, including earning money, saving, budgeting, and investing. Eric's kid-friendly format is always appreciated, as it makes these serious concepts much more accessible to kids and teens. I especially like the parts about being a smart consumer (and not falling for advertising ploys), setting aside money to give to charities, and the risks involved with using credit. This book is a must-have for any child and might go a long way to helping the younger generation avoid the financial pitfalls many adults sadly find themselves in today.

My 10 year old daughter loved this book. She is ready to start babysitting, but was unsure of how to promote herself and of how much to charge. Chapter 3 Beyond the Lemonade Stand will most certainly be referenced again. We're planning on giving this book to cousins for Christmas.

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