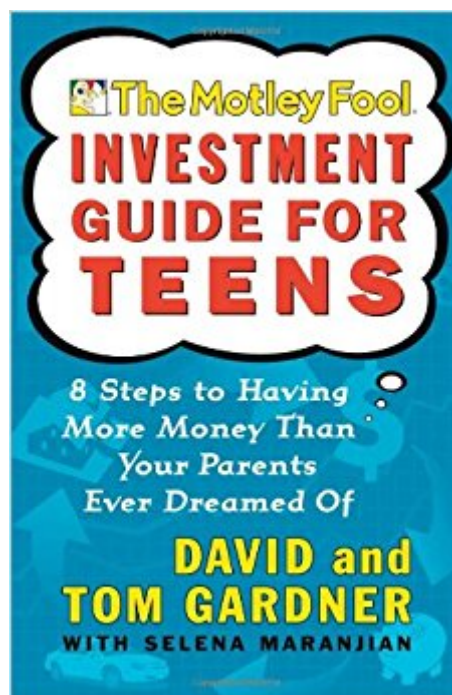




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# The Motley Fool Investment Guide For Teens: 8 Steps To Having More Money Than Your Parents Ever Dreamed Of



## 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

Series: Motley Fool (Book 10)

Paperback: 256 pages

Publisher: Touchstone (August 6, 2002)

Language: English

ISBN-10: 0743229967

ISBN-13: 978-0743229968

Product Dimensions: 5.5 x 0.7 x 8.4 inches

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

Average Customer Review: 4.4 out of 5 stars 105 customer reviews

Best Sellers Rank: #11,315 in Books (See Top 100 in Books) #13 in Books > Humor & Entertainment > Humor > Business & Professional #51 in Books > Business & Money > Investing > Introduction #139 in Books > Teens > Education & Reference

## Customer Reviews

In a wise and witty manner, brothers David and Tom Gardner, founders of the multimedia investment company The Motley Fool, impart their investment strategies to the adolescent masses

with The Motley Fool Investment Guide for Teens. In eight teen-friendly sections, the brothers Gardner and writing partner Selena Maranjian demystify the stock market by describing and defining mutual funds, banking practices, IRAs, and drip investing. The authors also include numerous quotes from money-savvy adolescents who detail some of their rookie market moves in an attempt to help their peers steer clear of similar mistakes. Parents will approve of the strongly worded sections on credit card debt and the costly financial and physical tolls a smoking habit takes on both wallet and health. In fact, parents would do well to pick up this investment primer for their own edification, if they find the stock market a confusing and chaotic business. Loaded with worksheets, helpful Web sites on a variety of financial subjects, a concise glossary, and a comprehensive index, this is one investment guide that both generations can and will turn to again and again.

Traditionally, teens have been known for having a hard time seeing the proverbial Big Picture. But the Gardners respond admirably to this characteristic, by constantly emphasizing the fortune teens can make in the future by investing now and reminding them that investing money is the least labor-intensive way to make more of the desirable green stuff. A perfect gift for the burgeoning Warren Buffet in your life. (Ages 12 and older) --Jennifer Hubert

Budding tycoons and those with more worldly concerns will appreciate The Motley Fool Investment Guide for Teens: 8 Steps to Having More Money than Your Parents Ever Dreamed Of by David and Tom Gardner with Selena Maranjian. The editors of the Motley Fool Web site offer sound advice on everything from finding a job, investing in the stock market and avoiding financial pitfalls. "Take It from Me" and "Keep in Mind" sidebars offer brief advice from peers and the authors, respectively. Ages 12-up. Copyright 2002 Cahners Business Information, Inc.

He might like his XBox more than this book but he plowed right through it. The book convinced him to work for an allowance (this time he is sticking to his chores) and he is being more responsible as he has figured out that responsibility can tie into reward. He presented a plan for how he would use his allowance (he plans on investing 50%). So far so good.

I got this for my nephew ages ago. He just came to visit this Christmas and more than once said what a great gift this had been. He has even subscribed to the Motley Fool Stock Advisor with his own money. I can tell by the way he talks about investing that he must have learned something. He has been virtual-picking stocks and tracking against the S&P with the Motley Fool stock tracker and he has said that the first real investment he will make is with a Vanguard index fund. Smart moves.

I bought this for my two teens and read it first. I don't like the way it's structured and for an introduction to investing it's poorly written and long winded. Not a fan.

The advice in this book is excellent; really well done. My only criticism is that the book itself LOOKS so boring. Considering that the target audience is teenagers who are accustomed to a full assault of all of their senses, this book is very visually boring. Not a single graph or chart which I find very odd in a financial book. Not a single splash of color. Even the pages are the rough kind found in \$2 romance novels. In summation, GREAT ADVICE but the lack of color and "wow factor" may turn off a teenager.

It is more about earning and saving money, budgeting, IRAs and how to grow money over your lifetime. Also, has lots to say about debt and living below your earnings. All good stuff. I am reading this book with each of my three granddaughters from ages 16 - 18.

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 - rrgh). 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!

Good starter for my grandson

highly recommend this book to those of you who are in high school or before, im currently in college right now and had i read this book and made the time and investment into learning and attaining the insightful information this book has to give, i probably could of saved a whole lot of money in high school and into college. there are a lot of young americans out there who just dont "know" (whether its because their parents didnt have the time or knowledge to properly show their kids) on how to save and spend wisely. this book puts into perspective a very important life skill many individuals must have, in order to be financially savvy growing up. anyways if your a rookie at banks and money savings i highly recommend this book.

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