

# **Money Management For College Students**

Jordan T Blake

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did not learn what you need to be financially independent as you enter adulthood Are you a parent with many of these same questions for your children If you answered yes to any of the above do not fear as you are not alone in your concerns Nearly one in four teens do not have basic financial skills 88% are not ready to open a bank account start a track record of good credit let lone start saving for the future If you feel overwhelmed by not knowing where to begin let this book serve as your starting point In this guide here is just a fraction of what you will discover Banking basics including how to open different types of accounts How to built up your savings so you can be independent in your adult years and don t have to ask your parents for money constantly The importance of budgeting and the different budgets available so you can pick the one that works best for you The ins and outs of investing including the different types of investment accounts and which work best for teens young adults The difference between debit and credt and why it is important to build up your credit from a young age How to start saving for retirement with the 1 thing you should do for your retirement as a teenager young adult The sooner you begin to understand the key concepts to sound money management the sooner you embark on the journey to financial Student Financial Literacy Dorothy B. freedom Grab a copy of this book and start today back cover of book Durband, Sonya L. Britt, 2012-03-31 College students are particularly vulnerable to making poor financial decisions One method of addressing personal finances and financial stress among students of higher education is through university based financial education programs Student Financial Literacy Program Development presents effective strategies to assist in the implementation or the enhancement of a program as a tool to improve students educational experience and financial well being It presents the key components of financial education programs designed to address the growing concerns associated with high levels of debt and low levels of financial literacy among college students Student Financial Literacy Campus Based Program Development is packed with financial education and counseling information and guidance It was very difficult to write this review as I wanted to share ALL the excellent direction this book provides The editors and contributing authors have developed an excellent resource for not only those interested in developing or enhancing a campus based financial education program but also for anyone involved in financial education counseling and planning Rebecca J Travnichek Family Financial Education Specialist University of Missouri Extension Journal of Financial Counseling and Planning

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