

## Why YOU Should Read This Book...

### Message for teens/tweens:

Being a person between the ages of 11 and 17 isn't easy. I'm sure that you already know that by now. It can seem like no one understands you (except for your friends), and that your parents or guardians have no idea what it is like to be in YOUR shoes. The world is very different in some ways than it was when your parents/guardians were growing up in it, so you may be thinking that they don't know what it's like to grow up in THIS world. I can assure you that though things may look so different, there are many things that are true for you that were the same for your parents when they were your age. One thing is very different. The availability of information is far greater and is easier to access than it ever was for your parents (or their parents). Today, you need only connect to the internet through your home computer, school computer or library's computer in order to access most of the information that you would need or be interested in finding. In that area, you have it much easier than your parents did. That's one of the reasons why you are so important in and to this world. Let me explain.

Many of your parents and guardians did not have access to the internet when they were growing up. Some of them still don't use the internet. Fine, no problem. That's where you can help them. Many of your parents/guardians want to get information on doing things, buying things, investing in things, and where to find things, but they might not know how (or have the time to do it). That's one of the ways that you can put your computer and internet researching skills to great use. But even if you don't have the greatest computer skills or have access to the internet, you can still help. Personal financial education (the teaching of everything that has to do with money and financial wealth) was probably NOT taught to your parents when they were growing up. There are many people who are trying to change that in your schools right at this moment. Some of you may have already had a class about money, saving

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and budgeting but a lot of you haven't. Don't feel bad though, because like I said, your parents may not have either. That's why this book exists.

Do you want to be a millionaire? Do you know how? Do you know how an ATM or bank card gives you money from the machine? Have you ever wondered why some people have credit cards, and some can't? Do you think that credit cards allow you to tap into free money? Did you know that credit cards can help you, or they can drag you down into the mud? Do you know what a budget is? How about interest?

If your parents or teachers haven't talked to you about any of these things yet, then I'm reaching you at the right moment in your life: The moment before you may make a serious financial mistake that can cost you lots of money, sadness and distress in your future. It doesn't have to be that way though. Just like you learned how to put the 26 letters of the alphabet together so that you could spell your name and put it and other words onto homework assignments or a college/job application, you must learn about money, bills, credit and savings so that you can put it all together to help create the life that you want for yourself. So this book is for YOU. May it help you to learn the many things about money and wealth (not just that you need it to buy what you want) that your parents may not have taught you or learned themselves. It is my hope that you will give the benefit of some of your new-found knowledge to your parents, who did the best that they could with what they had. It's not too late for them, despite the fact that they are older than you. You're never too old to start doing something new, so please help your parents, guardians and adults in your life by sharing this information with them. The future of our world, and of humanity, depends on what YOU do in it. There is enough for everyone, so please share.

*Wishing you prosperity in your future,  
Marlena*