

FOR IMMEDIATE RELEASE
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IS YOUR TEEN FINANCIALLY SAVVY?

Money Guru packs new book with *everything teens must know* to become financially responsible and independent adults

In money expert Patti Handy's new book, **How To Ditch Your Allowance and Be Richer Than Your Parents! 9 Wealth Building Tools To Make a Teen Rich**, teens learn essential concepts on becoming financially responsible and independent. In her conversational, easy to understand style, Patti helps teens master the practical and important information they need to build their money skills – from saving to investing to giving back.

Using **everyday language**, Patti combines the common sense lessons learned from her own parents with years of personal expertise in finance to give a fresh, fun and thorough look at what teens and young adults need to know about money.

“Learning how to make, manage and respect your money will have a large impact on the quality of the life you lead,” says Patti Handy, author and Founder of TEENS CASH COACH. “If you fail to respect, save, invest and, most importantly, share your money, you will struggle most of your life. **Money, or the lack of it, will play a vital role in your life.**”

Handy covers such essential topics as being well-organized, learning spending habits, good versus bad debt, savings strategies, investments and credit scores and the gift of donations. She also stresses the importance of acknowledging our blessings – friends, family, health – and the need to deepen our awareness of God and take responsibility for our actions.

“Patti Handy has nailed it. It's all here...everything a parent wants to (but doesn't always know how) to teach their children about being a good steward of their money. **This book should be required reading for every member of the family!**” says Bret Wins, ChFC, Financial Consultant, Thrivent Financial for Lutherans.

Home schooling mom Jane Sanford adds, “If a parent doesn't have a background in money management, investing and solid financial principles, it is impossible to teach it to their children. The recent recession has shown many parents just how vulnerable they are financially, and I don't want my daughter to go through that. **Patti's book is essential life training and a great addition to our regular home schooling curriculum.** I wish I had it when I was a teen!”

What are teens saying about this subject?

According to a 2009 Sallie Mae report on college students' credit card habits:

- Nearly one-third (30 percent) **put tuition on their credit card.**
- Eighty-four percent of undergraduates had at least one credit card and half of college students **had four or more cards.**
- The average (mean) **balance grew to \$3,173**, higher than any of the previous studies.
- 82 percent said they carried balances and thus **incurred finance charges** each month.
- **Eighty-four percent of undergraduates indicated they needed more education on financial management topics. In fact, 64 percent would have liked to receive information in high school and 40 percent as college freshmen.**

Young people *want* to know how to handle money and to grow up without the crushing debt problems that many adults carry. Who will teach them? How will they learn? To receive your copy of **How To Ditch Your Allowance and Be Richer Than Your Parents! 9 Wealthy Building Tools To Make a Teen Rich**, click on the product link at <http://www.teenscashcoach.com>.

Money Coach and published author, Patti Handy, received her Bachelor's degree in Accounting, followed by a combined twenty-five years in the banking and mortgage arena. A past holder of the Series 7 and Series 63 licenses, she has most recently served as a Senior Mortgage Advisor for over 7 years. She holds a California Real Estate Brokers License and is a CTA Certified Life Coach. Although she has extensive work experience, she credits the invaluable lessons that her parents taught her at a very young age as the true gift. Understanding the importance of learning money management early, she is passionate about sharing her financial wisdom with teens and young adults so that they too, will be empowered with money smarts. Visit www.teenscashcoach.com to sign up for a fun, free weekly video series teaching your teens money smarts! Learn more about her DVD program "*The Prosperous Teen*"™, *Ordinary Money Habits create Extraordinary Results*, by clicking on the products link at www.teenscashcoach.com

With her new book, **How To Ditch Your Allowance and Be Richer Than Your Parents! 9 Wealthy Building Tools To Make a Teen Rich**, Patti is able to reach beyond her private practice – to *ALL* teens, young adults and parents, so they can start increasing their MONEY IQ *NOW*. To order Patti's book and sign up for her **FREE** "MONEY MINUTE" (for tips on helping your teen to become financially independent), go to <http://www.teenscashcoach.com>.

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