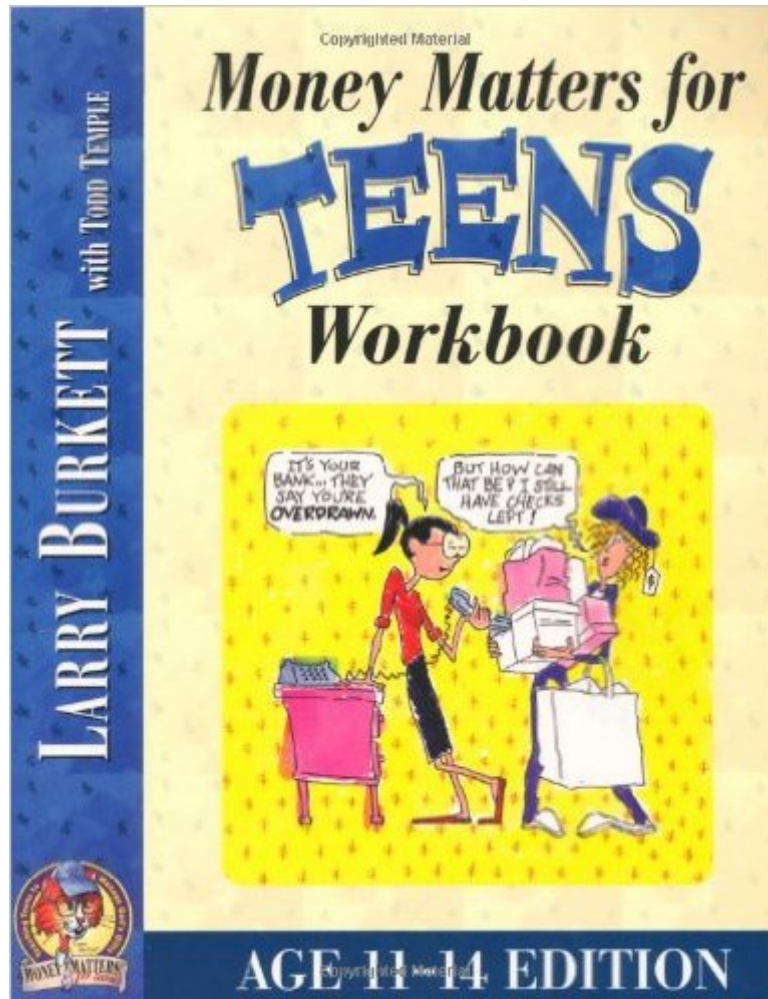


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# Money Matters Workbook For Teens (ages 11-14)



## Synopsis

"Why learn to manage my money? I'm just a teenager; I don't have much of it anyway." Sounds reasonable, but it's not. Think about this: The average American teenager spends \$3,000 per year. At the end of high school, that means you'll have spent \$21,000. Do you know where you're spending it? While \$3,000 per year is most likely a lot less than your parents spend, you should still be able to: Pay fair prices for quality items Avoid being ripped off by misleading ads and salespeople Stay out of debt Save up for a car, college, or your own business Give money that will make a difference in the world Have money to do fun things with your friends Larry Burkett and Todd Temple will show you how to take back the control of your money. You'll learn skills that will help you right now and prepare you for a successful financial future. Imagine what can happen when, as a teenager, you begin spending your money wisely.

## Book Information

Paperback: 112 pages

Publisher: Moody Publishers (March 9, 1998)

Language: English

ISBN-10: 0802463452

ISBN-13: 978-0802463456

Product Dimensions: 8.4 x 0.3 x 10.9 inches

Shipping Weight: 2.4 ounces (View shipping rates and policies)

Average Customer Review: 3.8 out of 5 stars [See all reviews](#) (38 customer reviews)

Best Sellers Rank: #141,934 in Books (See Top 100 in Books) #52 in [Books > Christian Books & Bibles > Christian Living > Stewardship](#) #59 in [Books > Children's Books > Education & Reference > Money & Saving](#) #1003 in [Books > Children's Books > Religions > Christianity](#)

Age Range: 11 - 14 years

Grade Level: 6 - 9

## Customer Reviews

What a user-friendly book! Easy-to-read print, lots of cartoon-style illustrations, short chapters, easy-to-follow activities in each chapter - all that and excellent information, too! Just the thing for my 16-year-old. When I saw this book I knew it would be a hit, but I didn't know just how big a hit. My kids choose their favorite subjects to work on first each day, and this book has become number one. But, does it work? I'll say it does. Chapter 5, "Money Management Made Easy," introduces Larry Burkett's envelope system for managing money. As soon as my son read this, he gathered his

envelopes and he's been using the system faithfully ever since. If that was all he got out of this book it would be worth the price. But he is also learning how banks and checking accounts work, how loans and credit cards work, the dangers of borrowing, how to buy a car, and even how to get and keep a job. Larry Burkett's money management principles are very scripturally sound. Although we have tried to raise our children by demonstrating and teaching sound principles, sometimes hearing from an "expert" can be just what it takes to convince them to do what they should do because it's the right thing to do, not just because Mom and Dad say so. I think that is what the bottom line will be with this great book. I am very happy with it and recommend it highly. ~sbd

Teaching kids about money is essential for the day and time we live in. Larry Burkett's "Money Matters" products make it easy to teach your children financial responsibility from a Christian perspective. As a supplement to the book Money Matters for Teens the workbooks help reinforce the concepts taught in Larry's book. Although the book can be read alone, doing the workbooks offer extra practice in applying what the book teaches. The main difference between the two workbooks is that the first one geared towards 11 - 14 year olds focuses more on savings, investing and the basics of how money works. In the second workbook which is geared towards 15 - 18 year olds, subjects such as buying a car, saving for college, getting and keeping a job are added to the foundation that is laid in the first workbook. Although a lot of the chapters are the same as the first workbook, review is always good so it can't hurt to do both workbooks along with reading the book. Both workbooks have forms in the back, which include sample check registers, deposit slips, monthly income and expenses, earnings record and more. Overall, this is a solid program to help parents teach their children good stewardship and apply God's principals to their finances. I really like that the book teaches the importance of giving and investing into God's kingdom. In a time where people are panicked over finances, I think this is a great tool in our getting our kids on the right path and teaching them financial responsibility. I wish these books would have been around when I was a teenager! I highly recommend them.

I used this book for a portion of a Life Management class I taught. While the information is helpful, it is also dated. Most student will never take a financial planning class until they are already in financial trouble. A book like this could at least give students a warning of what to expect as they enter adulthood. Many of the eventual expenses in day to day life are ignored or lightly covered which diminishes the importance of the class, namely things like taxes, insurances, utility bills, retirement, education savings for children, etc. An Investments chapter should be included in a book

of this nature. For example, most companies offer 401K type retirement plans. They give the employee a list of mutual funds and ask them to pick the ones they are interested in with no guidance on how to pick or allocate the proper funds for their situation. I added this onto the class myself.

Good tool for teaching both Christian & Non Christian Teens about money. Easy to understand, includes examples and step by step instructions. We used this for a Money Matters Workshop and our teens thought it was great.

This book is great for opening discussion about dealing with money according to Godly principles. It gets them familiar with the vocabulary and methods we use.

The book cover states the info in the book is for the 15-18 yr old bracket. However, I feel the content may be for the younger end of that bracket. My kids will use and enjoy the book, but I will supplement with other additional means of info. As to the book itself, it is well laid out and has great pictures. It is sure to capture the interest of teens.

This book is a great choice for teaching teens about money. It covers lots of areas such as bank accounts, registers, borrowing, debt, savings, etc. We are using it for a home school coop class and it is working very well.

Larry Burkett can't be faulted for the financial training provided in this book. It is full of witty examples and concrete practical lessons in how to keep from ruining your life with money issues. However, although this book is written with Biblical values, they are sprinkled rather thinly throughout. That made the book somewhat less attractive for a church youth group to use, although the lessons could easily be reinforced by the teacher. Much of the activities involve learning basic budgeting and tracking through your checkbook, avoiding pressures to spend on unnecessary items, and understanding the true cost of debt. I recommend this for any parent who wants to put their teens on a sound financial basis for life.

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