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should young people even think about saving for retirement Why not run credit card debt up to the max if the bank is willing to lend it Answers to these questions and others can be found in this basic guide to the fundamentals of personal finance written specifically for young adults A wide range of financial matters on how to manage your money are discussed in a progressive fashion from the very basics of opening a bank account to budgeting paying for college financing a car and tax deferred retirement accounts so that readers with varying levels of knowledge are provided with all the information they need to stay out of debt and to plan for their futures Touching on a wide range of financial matters from the use of credit cards to planning for college and retirement the volume logically walks readers through the process of handling their personal finances Examples throughout the book as well as advice from financial and family counselors clarify specific points for students to help them learn how to save and budget how to avoid the pressures of consumerism and escalating debt and how to manage all aspects of their money wisely Sample lesson plans an extensive glossary resource lists and further reading lists provide students who wish to study specific concepts in greater detail with all the tools they need to do so

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