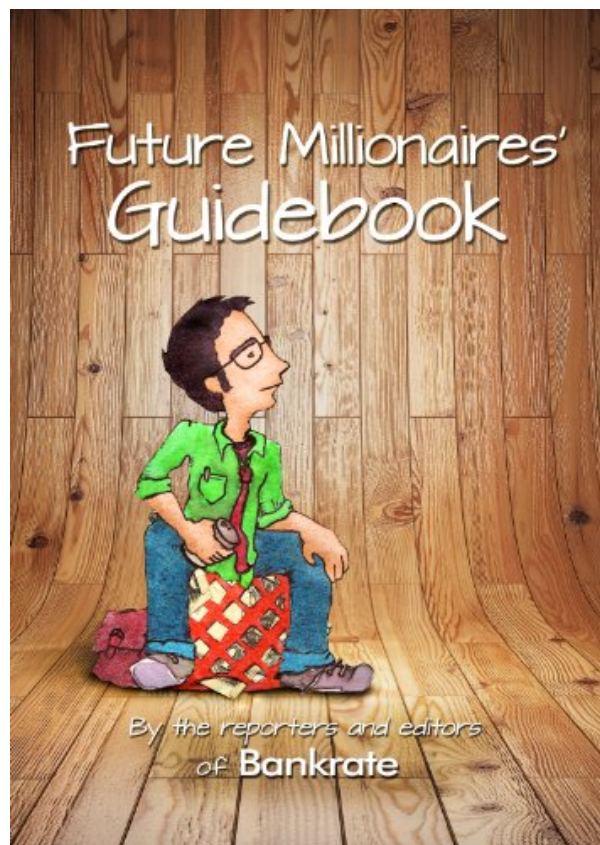
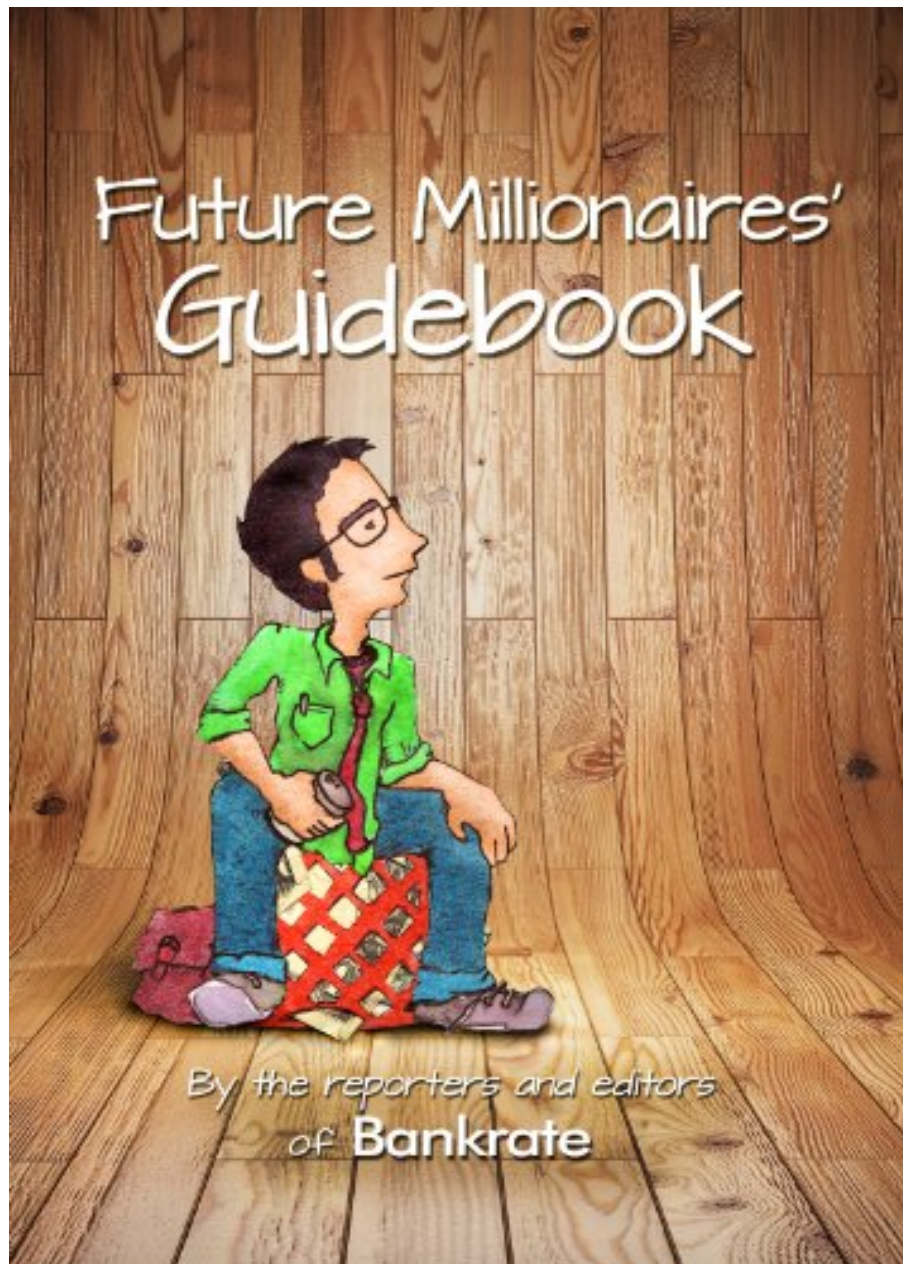


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Most people believe the only way to acquire a million dollars is by purchasing a winning lottery ticket. The authors of Future Millionaires' Guidebook contend that making smart and deliberate financial decisions can help anyone achieve this goal.

Written by the reporters and editors of the award-winning personal finance website Bankrate.com, Future Millionaires' Guidebook is designed to help readers learn about every facet of their financial lives.

Chapter topics include organizing your finances, savvy ways to use credit cards, how to boost your credit score, finding college financing, getting rid of debt, setting up bank accounts, buying a car, purchasing a home, shopping for a mortgage, managing risk with insurance, investing like a pro, saving for retirement, figuring your taxes -- and even estate planning. Each chapter is written by a reporter or editor who covers that beat and is deeply familiar with the subject matter. Their hope is to share valuable information that helps their readers make smart decisions and achieve financial success.

The book targets young people because they stand to gain the most by learning about money at an early age. As an example, if they begin investing in their 20s instead of waiting until their 30s, they can amass more than twice the amount as the procrastinators by the time they retire -- with just a 10-year head start. (We explain the magic of compound interest in the investing chapter.)

Though Future Millionaires' Guidebook was written with the young person in mind, anyone can benefit from reading it.

Teachers could confidently assign Future Millionaires' Guidebook as a summer reading assignment to their students, knowing that students will attain a wealth of information that will set them on the right track to managing money. Each chapter ends with a fun quiz that helps reinforce the material. The book can also serve as a textbook for personal finance classes.

One big obstacle to wealth is the subject matter of finance itself. It's complicated, full of intimidating jargon and a big mystery to many people, young and old alike. Future Millionaires' Guidebook decodes the jargon and explains in easy-to-understand English how to make money work for you so that you can make the most of it.

Most personal finance books geared to the youth market -- and only a handful exist -- are either too bland or too bossy. The approach used in Future Millionaires' Guidebook is different because we think personal finance can be fun. In a light, airy tone designed to engage the reader, Future Millionaires' Guidebook gets across all the important points about how to handle personal finances and why it's important to take it seriously. But we talk to readers as if we were friends sitting next to them at a sushi bar.

The authors -- Claes Bell, Kay Bell, Christina Couch, Kim Fulscher, Janna Herron, Jay MacDonald, Sheyna Steiner and Barbara Whelehan -- are uniquely qualified to write this book. They work together at Bankrate.com, an award-winning financial website known for its excellent editorial content. They each follow their respective beats closely and know them well.

Future Millionaires' Guidebook is currently available in e-book format only.

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- Published on: 2012-11-15
- Released on: 2012-11-15
- Format: Kindle eBook

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1 of 1 people found the following review helpful.

A must read for all young people to start off right financially (and yes, quite a few of us old ones should read it too!)

By campingmama

The Future Millionaire's Guidebook is chock full of extensive financial information that I wished I had known when I first got out of college (even with a finance degree which was useless for real life finances!). The authors have managed to clearly describe financial topics in a fun and understandable way to both young and old. In one section stocks are described as "that guy or gal, your mother warned you about...fast, loose and unpredictable" and bonds are described "as the guy or gal your parents hope you end up with."

The book is very comprehensive dealing with every financial topic that one would need to know such as bad and good debt, credit cards, retirement saving, college loans, real estate, investing, taxes, and estate planning. The book also includes such items that often are not discussed in depth in other forums such as opening bank accounts, auto insurance, how to buy a car, putting aside some money for fun, and planning both short and long term goals. In each chapter there is a brief fun quiz. If you just bought the book and did each quiz, you would quickly know which chapters to focus first on. And yes, the answers are in the back but reading the chapter is the way to succeed!

I am a financial planner and I will recommend this book to all of my clients - both young and old. I see it as a great resource to initially read and then to review specific sections as needed. Money matters are not taught in school or by many parents. Money knowledge has been learned by the "seat of our pants" for most people and the results are apparent in low savings rates and high debt rates. This book is truly a guidebook for all who want to succeed financially and to reach their own personal financial goals.

1 of 1 people found the following review helpful.

If this book were a meal it would be nutritious and tasty...

By Amy Bach

The author and contributors to this book have distilled a whole lot of financial savvy into a guide that's easy to read and digest. I plan to buy copies for my 20 something niece and nephew, and wish I'd had something like it when I was their age. As a professional insurance consumer educator and advocate and the co-founder of United Policyholders, I give the Future Millionaire's Guidebook a five star rating! Amy Bach, co-authorThe Disaster Recovery Handbook & Household Inventory Guide

1 of 1 people found the following review helpful.

Great advice -- even for people who know it all

By Jennie L. Phipps

I bought my son a copy -- even though he has an MBA. He and his wife are buying their first home, and I think the advice here is helpful for anyone. Practical advice like this book offers is in short supply.

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