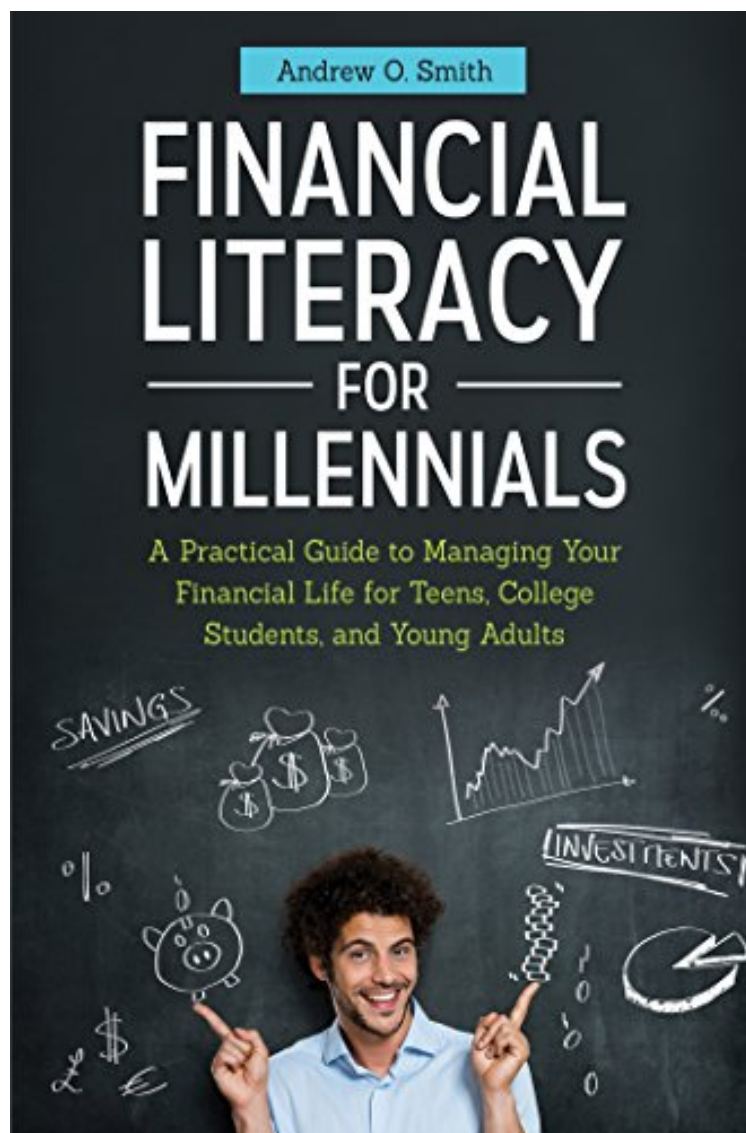


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A modern primer on consumer finance and personal money management intended for readers aged 15 to 30, this guide can also serve as a primary text for high school, college, or adult education courses on personal finance.bull; Provides an understanding of the structure and institutions constituting the U.S. economic systembull; Shares knowledge about consumer finance and financial planning to enable young people to make better choices in their livesbull; Shows how to save and invest prudently and use debt wisely and effectivelybull; Prepares millennials for the financial impact of life events so they will be empowered to take control of their financial futuresbull; Includes a series of tips that summarize the important lessons from the book

"Thoughtful planning and financial discipline are essential building blocks of adulthood. And on a wider scale, a thriving free enterprise system requires that individual citizens practice virtue and personal responsibility. Financial Literacy for Millennials offers a helpful toolbox of principles, tips, and lessons that will help young adults build their own lives and play a part in building broader prosperity." (Arthur Brooks, President, American Enterprise Institute)"Our young adults and college students will require many skills to succeed in today's world, and chief among them will be understanding how to handle their money, no matter what career path they follow. Financial Literacy for Millennials provides a comprehensive, smart, and accessible knowledge base for today's young people. Every student, before or after college, should read this book." (E. Gordon Gee, President, West Virginia University)"Working with millennials on a daily basis, I know that Financial Literacy for Millennials is a must-read for this group of young people. Smith uses compelling anecdotes to enhance the wealth of information he shares about all facets of financial decision-making. From personal finance and how to navigate the work environment to investing and how to be a savvy consumer, this book gives readers a head start on the road to financial independence." (Jennifer Ciccarelli, Head of School, Columbus School for Girls)"Financial planning is a lifelong exercise, and it needs to start at an early age. Many providers of financial advice have biases and conflicts of interest, so young people need to be prepared or risk making bad choices about their money. Entirely objective, modern, and full of useful information not always found elsewhere, Financial Literacy for Millennials will give today's students and young adults the foundation they need for a lifetime of smart financial decisions." (Kent Smetters, Professor of Business Economics and Public Policy, The Wharton School, The University of Pennsylvania, and Host of Your Money on Sirius XM Business Radio)About the AuthorAndrew O. Smith, MBA, JD, is a trustee, financial advisor, and licensed attorney who has counseled trust funds, estates, investment partnerships, limited-liability corporations, insurance trusts, real estate partnerships, and individuals.