Personal Finance for Teens & Young Adults

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Synopsis

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<p>Why most of the people you know will never become financially independent</p> <p>Ever wondered why close to 70 percent of the countryâ€™s wealth goes to 10% of the population?</p> <p>Want to know what mistakes keep the bottom 90 percent from becoming rich?</p> <p>Looking for tips on how you could become part of the top 10 percent?</p> <p>If youâ€™re listening to this, chances are you already understand one of the sadder truths about todayâ€™s education system.</p> <p>Now, this has got nothing to do with the teachers. In fact, itâ€™s got more to do with the students.</p> <p>Hereâ€™s why:</p> <p>That statistic aboveâ€”10 percent of the population owns almost 70 percent of the wealth in Americaâ€”itâ€™s not just some made-up number copied off some random site.</p> <p>Itâ€™s from a report published by the U.S. Federal Reserve.</p> <p>Now, when most people see that number, they tend to think itâ€™s â€œunfair.â€• That the financial system is â€œrigged.â€•</p> <p>And thatâ€™s exactly why 56 percent of the population donâ€™t have enough money to cover a $1000 emergency expense, according to CNBCâ€¦why 45% of six-figure earners are still living paycheck-to-paycheckâ€¦and why the bottom 90% regularly own less than a third of the nationâ€™s wealth.</p> <p>Itâ€™s a problem that goes much deeper than the financial systemâ€¦ or the education systemâ€¦ or pretty much any system there is. And it all comes down to one common fact:</p> <p>Herd mentality.</p> <p>Think about the difference between you and your classmates. Most people you know are doing what everyone else is doing â€” taking the same standard courses and studying for the same standardized tests. Thatâ€™s why <i>youâ€™re</i> reading this and theyâ€™re not.</p> <p>Because youâ€™ve realized that doing whatâ€™s â€œstandardâ€• only leads to standard results. Like a standard job. Making standard money. Living a standard life.</p> <p>And if you donâ€™t want to be just standardâ€¦ if you want to become part of that top 10 percent...that means doing what 90 percent of the

population wonâ€™t.</p> <p>Thatâ€™s where this book comes in, and what makes this particular personal finance guide so different from all the rest. It covers tips and bits of information that go beyond what they teach in school, like simple wealth-creation strategies that even adults know nothing about.</p> <p>Hereâ€™s a quick look at what youâ€™ll discover inside:</p> The key difference between being rich and being wealthy, and the 5 habits that can help you build a solid base of wealth, even if youâ€™re barely 19 The simple formula that can help you figure out how to double your money with just a few minutes of mental math The two financial traps that even rich people fall for, and how you can avoid them altogether How inflation â€œstranglesâ€• your savings and dreams of retirement, and what you can do to stay ahead of the curve What to look for when picking a savings account

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