



The Motley Fool Investment Guide for Teens: 8 Steps to Having More Money Than Your Parents Ever Dreamed Of

David Gardner , Tom Gardner , Selena Maranjian

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From the personal-finance duo *Fortune* magazine called “funny, smart, cynical, [and] opinionated” comes savvy financial advice for today’s street-smart young investors.

The Motley Fool has made investing fun and easy for millions of people. Now, it custom designs its wit and wisdom for today’s money-savvy teens. *The Motley Fool Investment Guide for Teens* helps teens stand out from the ho-hum mutual-fund crowd, build a portfolio of stocks they can actually care about, and take advantage of the investor’s best friend—time—to watch their profits multiply.

Strike a blow for financial independence. The Fool shows you how to:

- Question authority when it comes to managing your money
- Save cash (for investing, for college...and, yes, even for having fun!)
- Dodge the spending and saving pitfalls that trap so many adults
- Get started investing—online and off—with just a few dollars
- Discover up-and-coming businesses that could become future blue chips

Warning: this is not your parents’ money guide! From identifying companies that are both cool and profitable to building a portfolio that makes tracking investments exciting, *The Motley Fool Investment Guide for Teens* shows young investors the way to financial freedom.

The Motley Fool Investment Guide for Teens: 8 Steps to Having More Money Than Your Parents Ever Dreamed Of Details

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Michelle says

The perfect gift !

Indri Himawan says

This is my first Motley Fool book, and I am super impressed. Written in a conversational tone and with minimum jargon, any layman will be able to learn and understand this financial book. This book reveals the magic of the stock market and has truly made an impact on my financial decisions and plans.

Rebecca Rose says

I should have checked the publish date before I picked it up from the library for 25 cents... still gained some useful knowledge, but much has changed in the past 15 years, so an updated edition would be better.

Kimberly says

I really liked this book. I got it from my grandparents. It taught me a lot about what to do when saving and investing money for the future

Jenny says

I had to read this book for Econ for school and I learnt a lot. It teaches you the basic ideas of economics but it definitely is only the basics and I feel as though I need to read/research a lot more in order to understand some of the topics. It is a good started book for any teen who is interested in making money and minus all the cheesy jokes they make, it really got me motivated to start investing.

Jenn says

I loved this book. so basic but inspirational to save money and invest it.
I'm about to re-read it.

C.A. says

A pretty good book for teens in money and investing. They tried a bit too hard to speak 'teen-speak' but for the most part the information was clear, easy to understand, and simple to put into practice.

Kent Stuver says

As the author of *The Teen's Guide to Becoming a Millionaire*, and a frequent follower of the Motley Fool, I was very interested to see what David Gardner had to say about investing for teens. The promise of the book is very grand: eight steps to having more money than your parents ever dreamed of. I wanted to see how well the book lived up to its promise.

Overall, I would say that this book does a good job in several areas. In each of these cases, Gardner takes a complex topic and distills it down to the basics in a form that teens can understand. The eight steps themselves are very solid, and a person can reliably follow them and be far better off than someone who doesn't follow them.

The eight steps begin with helping teens set goals and make plans. They help teens have an understanding of how they can earn money (which becomes the seed of their investments) and to begin saving the amount that is needed to start investing. They then move on to teaching teens the basics of the financial system, including banks, credit unions, brokerage firms, insurance, etc. Then, the eight steps moves on to understanding how the stock market works, and finally to an understanding of mutual funds. Finally, they describe how teens would need to go about setting up a brokerage account and start investing.

Much of this seemed very basic to me, personally. But, as I talked with my own teens about this, it was quickly clear that teens don't get this information from a high school education. One of the reasons it seemed so basic to me is that I've been working with this for the last twenty years. But it is all a necessary foundation for someone who has not been taught this in school.

The second half of the book was dedicated to investing in shares of individual companies. This included finding great companies, tracking them to determine their performance over time, understanding how financials of companies work, and crunching the numbers. It also covers how teens can set up an investment club.

There was only one area where I still found myself wanting additional information. I said a minute ago that the book took a complex subject and simplified it down. In certain areas, it seemed to stay too simple. There were a couple of areas where I could see that a teen would need additional information in order to move forward, but that additional detail wasn't discussed. While the simplified explanations were good, teens could benefit from being directed to additional resources, in order to expand their understanding.

Other than that, the content of the information was very good. Teens who are interested in investing will benefit from reading *The Motley Fool Investment Guide for Teens*.

Tod Hilton says

Wanting to prepare my 12 year old daughter for a life of smart financial decisions, I bought her this book. I decided to read it first to determine its worth and relevance as well as be able to discuss it with her.

For now, I'm going to have her read the first few introductory chapters and the one with personal stories. She doesn't have much interest in this area so I'm trying to build it. In the next year or two, when she's 13 or 14, I'll have her read the complete book for all of the information.

As far as the book is concerned, I found it to be a great primer for budgeting and investing. It covers basic topics and even more advanced ones with clarity and focus. The personal stories add just the right amount of entertainment to the reading, which is most often very dry in the financial genre.

I'd actually recommend this book to adults with limited investment experience and knowledge, as well. Investing is often overwhelming and intimidating for people without experience, myself included. This book does a fine job boiling it down to the essentials. And it contained many pertinent reminders for my own investment strategy and financial situation.

My only criticism is that the language directed towards teenagers doesn't stand the test of time. Written in 2001, I can see today's teens (2016) rolling their eyes at wanting to buy U2's latest CD. Almost completely irrelevant in today's world of mp3 downloads and music streaming. ;)

Devon Keith says

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Book by: David Gardner

I thought this book was very interesting. It informs the reader, being teenagers, what their best options are for investing money/saving money at a young age. Not only did this book keep me engaged during most of it, but I also feel I learned something about how to manage money in a smart, efficient way.

Throughout the book I was trying to look for what kind of person David Gardner was. Frugal, or not? I was unable to come up with an answer because it is written in a way where it gives you proof that a certain thing works, but ultimately leaves the decision of how to spend to you.

One complaint I have about the book is that once it makes a point, there are page sized boxes with stories/proof in them and it disorients me a little bit because once I get back to the main point, I forget what I was reading about.

I would recommend this book to anyone looking for a guide to start investing at a young age, because I feel like it covers what it is supposed to cover in a detailed, interesting way that not many other books do. I am happy I read this book, and I feel I learned important financial lessons from it.

Sean Calvin says

very helpful

Allison Jones says

This book was well put together and It Definitely gave me a lot of information to get started with investment. If you feel like you want to learn about investment to get started i definitely recommend this book.

Andrew Gwinn says

Fantastic book in the sense that its had a large impact on my financial strategy for the rest of my life. I have not taken their instructions into my daily life due to my wariness with the stock market, but I have not forgotten any of their advice.
