

FOR IMMEDIATE RELEASE
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TEENS ON THE ROAD TO WEALTH AND FREEDOM

Money Guru packs DVD SET with *everything teens must know* to become financially responsible and independent adults

In money expert Patti Handy's new DVD curriculum set, **THE PROSPEROUS TEEN: ORDINARY MONEY HABITS CREATE EXTRAORDINARY RESULTS - The Ultimate Home Study Course For Teens and Their Parents**, teens learn essential concepts on becoming financially responsible and independent. In her conversational, easy to understand style, Patti helps teens to master the practical and important information they need to build their money skills – from saving to investing to giving back.

Using **everyday language**, Patti combines the common sense lessons learned from her own parents with years of personal expertise in finance to give a fresh, fun and thorough look at what teens and young adults need to know about money.

"I knew that I wanted my son to **have a jump-start on life** and **I want that for other children** as well," says author and founder of Teens Cash Coach, Patti Handy. "I know that after you complete each Volume, your child will have a better understanding of **how to manage their hard earned money, how to stay out of credit card debt, how to keep track of where it's all going, the importance of a savings plan, understanding their investment options and so much more**. Without money management skills, it's easy to fall in the trap that many struggle with today. Giving teens these critical money skills today, will empower them for a successful tomorrow."

Handy covers such essential topics as being well-organized, learning spending habits, good versus bad debt, savings strategies, introduction to the financial markets, entrepreneurship, credit card pitfalls, credit scores, the gift of donations and so much more.

Home schooling mom and freelance writer Jane Sanford says, "If a parent doesn't have a background in money management, investing and solid financial principles, it is impossible to teach it to their children. The recent recession has shown many parents just how vulnerable their finances are...we don't want our children to go through that. **"THE PROSPEROUS TEEN" is essential life training and a great addition to our regular home schooling curriculum**. I wish I had it when I was a teen!"

What are teens saying about this subject?

According to a 2009 Sallie Mae report on college students' credit card habits:

- Nearly one-third (30 percent) **put tuition on their credit card**.

- Eighty-four percent of undergraduates had at least one credit card and half of college students **had four or more cards**.
- The average (mean) **balance grew to \$3,173**, higher than any of the previous studies.
- 82 percent said they carried balances and thus **incurred finance charges** each month.
- **Eighty-four percent of undergraduates indicated they needed more education on financial management topics. In fact, 64 percent would have liked to receive information in high school and 40 percent as college freshmen.**

Young people *want* to know how to handle money and to grow up without the crushing debt problems that many adults carry. Who will teach them? How will they learn? With Patti's program, in just 15 minutes a week, parents can provide their teens with money smarts that will help them lead fulfilling and successful lives.

Money Coach and published author, Patti Handy, received her Bachelor's degree in Accounting, followed by a combined twenty-five years in the banking and mortgage arena. A past holder of the Series 7 and Series 63 licenses, she has most recently served as a Senior Mortgage Advisor for over 7 years. She holds a California Real Estate Brokers License and is a CTA Certified Life Coach. Although she has extensive work experience, she credits the invaluable lessons that her parents taught her at a very young age as the true gift. Understanding the importance of learning money management early, she is passionate about sharing her financial wisdom with teens and young adults so that they too, will be empowered with money smarts. Her newly published book, *How to ditch your allowance and be richer than your parents, 9 wealth building tools to make a teen rich*, is available now. Visit www.teenscashcoach.com to sign up for a fun, free weekly video series teaching your teens money smarts! Learn more about her DVD program "*The Prosperous Teen*"™, *Ordinary Money Habits create Extraordinary Results*, by clicking on the products link at www.teenscashcoach.com

She is the author of book **How To Ditch Your Allowance and Be Richer Than Your Parents! 9 Wealthy Building Tools To Make a Teen Rich**, along with numerous articles for online magazines and has been a featured guest speaker on KHTS radio shows.

With her new DVD set, **THE PROSPEROUS TEEN: ORDINARY MONEY HABITS CREATE EXTRAORDINARY RESULTS - The Ultimate Home Study Course For Teens and Their Parents**, Patti is able to reach beyond her private practice - to *ALL* teens, young adults and parents, so they can start increasing their MONEY IQ *NOW*. To order Patti's DVD set, go to <http://www.teenscashcoach.com>.

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