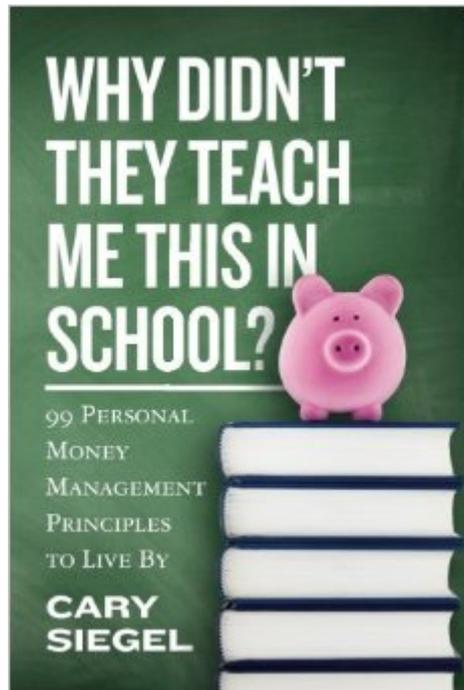


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# Why Didn't They Teach Me This In School?: 99 Personal Money Management Principles To Live By



## Synopsis

Bestselling 5 Star Graduation Gift for both College and High School grads! Why do high schools and colleges require students to take courses in English, math and science, yet have absolutely no requirements for students to learn about personal money management? Why Didn't They Teach Me This in School? 99 Personal Money Management Lessons to Live By was initially developed by the author to pass on to his five children as they entered adulthood. As it developed, the author realized that personal money management skills were rarely taught in high schools, colleges and even in MBA programs. Unfortunately, books on the subject tend to be complicated, lengthy reads. The book includes eight important lessons focusing on 99 principles that will quickly and memorably enhance any individual's money management acumen. Unlike many of the personal money management books out there, this book is a quick, easily digested read that focuses more on the qualitative side than the quantitative side of personal money management. The principles are not from a text book. Rather, they are practical principles learned by the author as he navigated through his financial life. Many are unorthodox in order to be memorable and provoke deeper thought by the reader. Not only an excellent graduation gift for high school and college students but also a great read for any adult! ALSO AVAILABLE IN SPANISH - "POR QUE NO ME ENSEÑARON ESTO EN LA ESCUELA?"

## Book Information

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## Customer Reviews

This book was an easy read, and when I say "easy" it means it needs to fit in my schedule and offer sound information. The format allowed me to pick up and read intermittently and I appreciated the

information presented in this way. The principles are right on in the values and money/lifestyle management I would like to pass on to my 22 year old (I wish the book was out about 5 or 6 years earlier, but it's actually never too late for this guide) and 11 year old (guess who had occasionally read this with me?). When we were recently at a department store and checking out, the clerk asked me if I would like to apply for their store credit card and receive a certain percentage off my purchases for the day. I declined the offer, as I had completed the chapter about having only one credit card to be paid off monthly (no extra spending for me) and knowing the credit inquiry might reduce my credit score. None of the reasons for getting the new credit card was worth it and I was able to explain to my 11 year old why we were not taking advantage of this "opportunity." The book allows for good solid every day discussions and lessons. I highly recommend this book for everyone and a great gift as well.

I finished this book in one sitting as it is easy to read and is so engaging. It positively and easily suggests great principles in money management. As a school counselor for over 25 years in the nationally leading Maryland Montgomery County Public Schools, I recommend this book highly to anyone in their twenties and thirties who is just beginning their professional life. This book would make a great graduation gift for both high school and college seniors. Each of the 99 principles are valuable concepts to follow through life. I wish I had learned these concepts at the start of my career.

Read this book last night and it was a great easy read. I wish this book was available when I first went to college or just finished high school. It would have saved me thousands and provide a game plan to set me up for my 40's and 50's. I am giving this book to all of my nieces and nephews that are in high school. Practiced principal #33 today myself and saved \$300 in less than 10 minutes. It works! Highly recommend to all of those parents out there with high school children.

The title is a good question. Financial basics should be taught in school. This is a good book for people in their twenties or even thirties who didn't get the basics, either because their parents didn't teach them or because they got in trouble early with credit card debt, or whatever reason. I think the advice is pretty sound.

This book is not only great for those entering adulthood, but is ideal for anyone who is looking for a crash course in money management. Cary has a true gift for explaining financial matters and

making complicated topics very simple and easy to understand. Buy this book, you won't regret it!

I am 24 years old and after reading this book I can say it is a solid good read , nothing special. The author goes over the basics and it is a very easy read. If you are just starting out in personal finance this is a must ! Enjoy !

This book very simply explains how to navigate through life in financial terms. We are a family who has practiced many of the author's principles, and are excited to pass copies to our college aged son & daughter as well as to a good many of their friends. It is a quick & easy read and we highly recommend this book and believe readers of any age would enjoy it too.

My son recently moved away from home and has been texting me various money/credit questions. When I answer, the lament I often receive is "why didn't they teach me this in school?" I came to search for a book that would provide some basic common-sense type of advice and was amused when this title came up. The reviews seemed positive so I ordered it. I read through it yesterday and see that it covers many of the principles that my husband and I practice, but maybe didn't sufficiently explain to the boy as he was growing up. I am now placing it in the mail to him as it is exactly what I was looking for. Not rocket science, but plain-spoken, practical, down-to-earth and useful guidance that unfortunately really doesn't get taught in school - and maybe not at home either.

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