



# Money Matters Workbook for Teens (ages 11-14)

*Larry Burkett*

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**"Why learn to manage my money? I'm just a teenager; I don't have much of it anyway."**

Sounds reasonable, but it's not.

Think about this: The average American teenager spends \$3,000 per year. At the end of high school, that means you'll have spent \$21,000. Do you know where you're spending it?

While \$3,000 per year is most likely a lot less than your parents spend, you should still be able to:

- Pay fair prices for quality items
- Avoid being ripped off by misleading ads and salespeople
- Stay out of debt
- Save up for a car, college, or your own business
- Give money that will make a difference in the world
- Have money to do fun things with your friends

Larry Burkett and Todd Temple will show you how to take back the control of your money. You'll learn skills that will help you right now and prepare you for a successful financial future. Imagine what can happen when, as a teenager, you begin spending your money wisely.

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