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Authors of *Lessons to My Children* Issue
Three Simple Financial Back-to-School Basics for Students and Parents

Timely Advice Aimed at Putting Students on the
Road to Financial Success, Wealth and Abundance

Washington, DC (PRWEB) August 25, 2010 – The authors of ***LESSONS TO MY CHILDREN: Simple Life Lessons for Financial Success, Wealth and Abundance*** are offering the following financial back to school basics:

- **Students should have just one credit card.** Preferably, students should use a bank debit card or a pre-paid credit card to avoid sinking into debt and/or harming their credit rating. If a student must have a traditional credit card shop for one with a low interest rate and no monthly or annual fee. Pay off the card in full and before the due date *every month* to build a solid credit rating.

- **Students should write themselves a "reality check."** Know what you can spend – and what you can't - and don't charge anything you can't pay off in full when the credit card comes due.

- **Start saving now by paying yourself first**. Putting away just 10% of every paycheck, birthday check, or graduation gift in an interest bearing savings account that isn't linked to your ATM card will pay off in the long run. The key is to not tap into that account, unless an emergency arises. Time plus money equals more money – it's as simple as that.

"Parents and students often assume the financial basics of life are taught in high school or college. The sad fact is, kids are walking away with degrees, but not necessarily the life skills that will lead them to financial success and, ultimately, financial independence from their parents," said Navigator Wealth Management founder and co-author Mark Cohen, "Our book is a simple curriculum of success that every parent should share with their children."

"We believe every student should head back to school with a copy of this book in their backpack," said Navigator Wealth Management CEO and co-author Wes Burnett, "It's Personal Finance 101 – the simple life lessons that will shape students' futures by shaping how they handle their money. And the earlier they start, the brighter their future will be. We've shared a few important basics here, but the book is a comprehensive toolkit for success."

Students and their parents are encouraged to explore the savings and budgeting calculators located at http://www.lessonstomychildren.com/tools.htm .

About the Book:

LESSONS TO MY CHILDREN illustrates the basics of financial literacy - from budgeting to investing – with real life stories, time tested practices, and easy to understand advice that will help both parent and child take control of their financial futures. *Lessons to My Children* is the financial advice every parent should give their children – and the wisdom children of all ages should follow!

Lessons to My Children: Simple Life Lessons for Financial Success, Wealth and Abundance
By I. Mark Cohen and Weston D. Burnett
ISBN: 978-09802118-7-0
On Sale: June 2010
$24.95; 192 pp; 5 ¼" X 8 ¼"

About the Website:

http://www.LessonsToMyChildren.com is a multimedia website featuring videos, financial and budgeting tools, social media communities, Weekly Wealth Lessons™, and a timely, information-rich blog designed to help families learn and apply the life-changing financial lessons revealed in the new book ***LESSONS TO MY CHILDREN: Simple Life Lessons for Financial Success, Wealth and Abundance.***

About the Authors:

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Digital Book Launch Party – September 15, 2010 – For more details: http://bit.ly/anDlmG

Review copies of *Lessons to My Children* are available by contacting Susan Greco at info@lessonstomychildren.com .

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