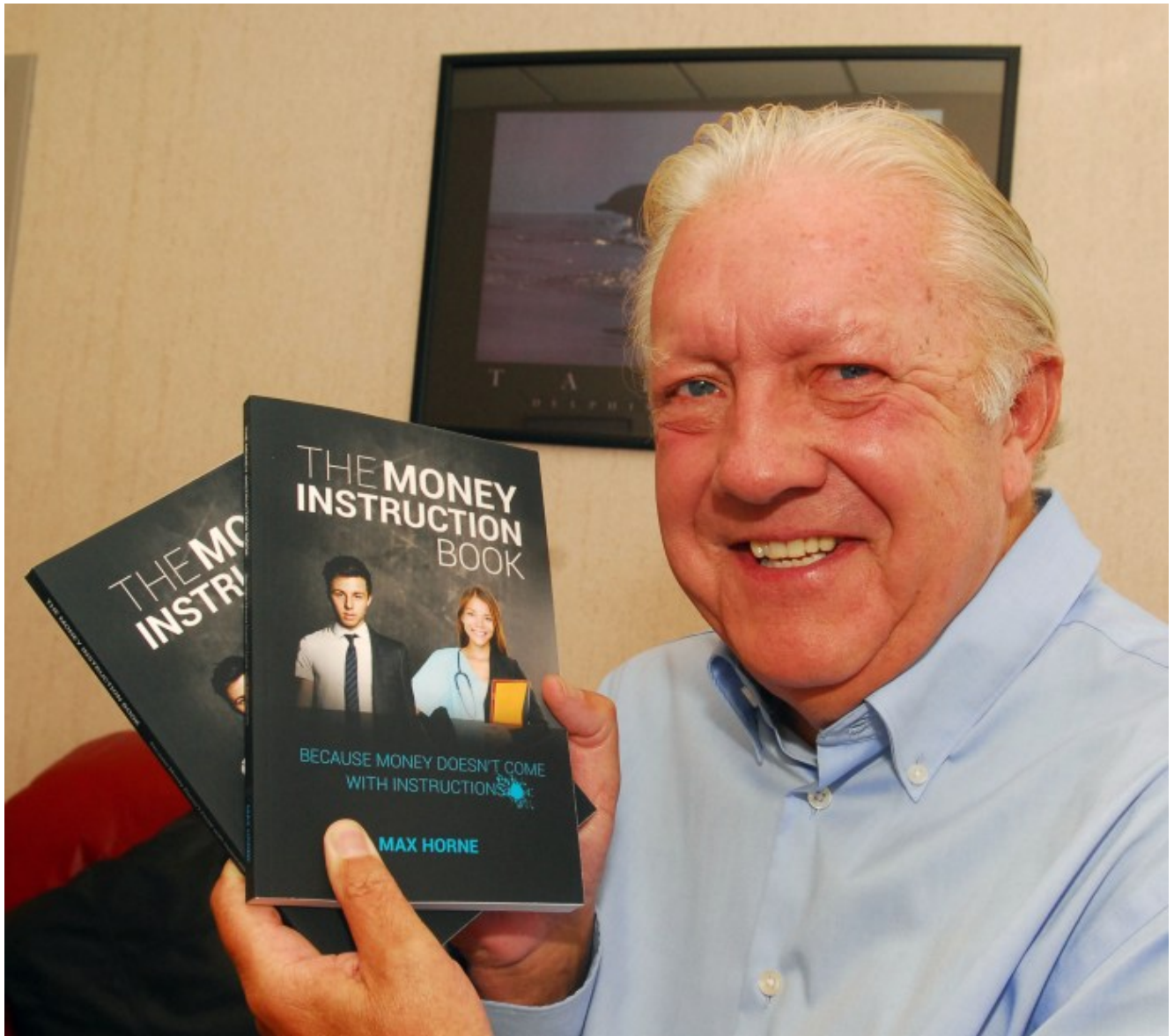


Books – Max offers good money management tips for young people

THE GIFT OF GOOD MONEY MANAGEMENT FOR TODAY'S YOUNG PEOPLE

Financial adviser turned author says we must spread important message that money education is vital for the next generation

With latest statistics revealing that UK 16-25 year olds are the most in debt they have ever been, particularly for phone debt, and with the average age of a first time homeowner with a mortgage rising to 30, it's clear that young people today are lacking in good money instruction.



With this in mind, Max Horne, one of the country's top Financial Advisors, has turned first time author, and is on what he sees as a very important mission to help young adults become better prepared in handling money for their futures.

"The Money Instruction Book" has Max's forty years of money wisdom and experience built in, to create an easy to digest guide to money management for 16-18 year old homeleavers. Whether they are leaving to attend university, or going out into the working world to take on their first proper jobs. Max wants to make sure they are prepared, and are not tempted by pay day loans, and other quick fix solutions.



The first of its kind, the book takes only two hours to read, and has sections on:

- what money really is
- how to master money to become financially independent
- differing attitudes towards money
- what motivates us to earn money
- what all of this means for young people today

It also has:

- money managements tips
- real examples
- complete explanations
- easy to do practical exercises

It outlines to youngsters how to create a simple and easy financial plan to become financially independent.

Max said : “This book is an important learning tool.

“No financial education of any type is presently taught in UK schools. It should definitely be on the curriculum, or else we risk raising a generation of young people who are going to continue to struggle to gain financial independence. Nowadays if they don’t reach a good credit rating as they get older, they won’t be able to borrow money, or own their own homes, it’s as simple as that.

“Good habits start young and I want to eliminate youngsters not knowing how to make the most of their first pay packet, help them develop a savings habit, and certainly deter them from taking out pay day loans or credit cards with high interest rates.”

“This book, and getting the message out, is a legacy for me. I’m finding that both parents and grandparents are often keen to buy his book as a gift, perhaps before a stint at university or college starts, but I want to make sure that those not lucky enough to be given a copy are aware of the message.”

Max is currently engaging with schools and colleges to offer some free advice sessions.

The Money Instruction Book is available from Amazon [here](#)

For further details on the book, check out Max’s website [here](#)

THE MONEY INSTRUCTION BOOK



BECAUSE MONEY DOESN'T COME
WITH INSTRUCTIONS