

Books – Max's advice is on the money for young people in Scotland

Financial adviser is on a mission to create more financially savvy young people

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, Financial Adviser Max Horne has turned first time author, and is on a mission to help young adults become better prepared in handling money for their futures.

THE MONEY INSTRUCTION BOOK



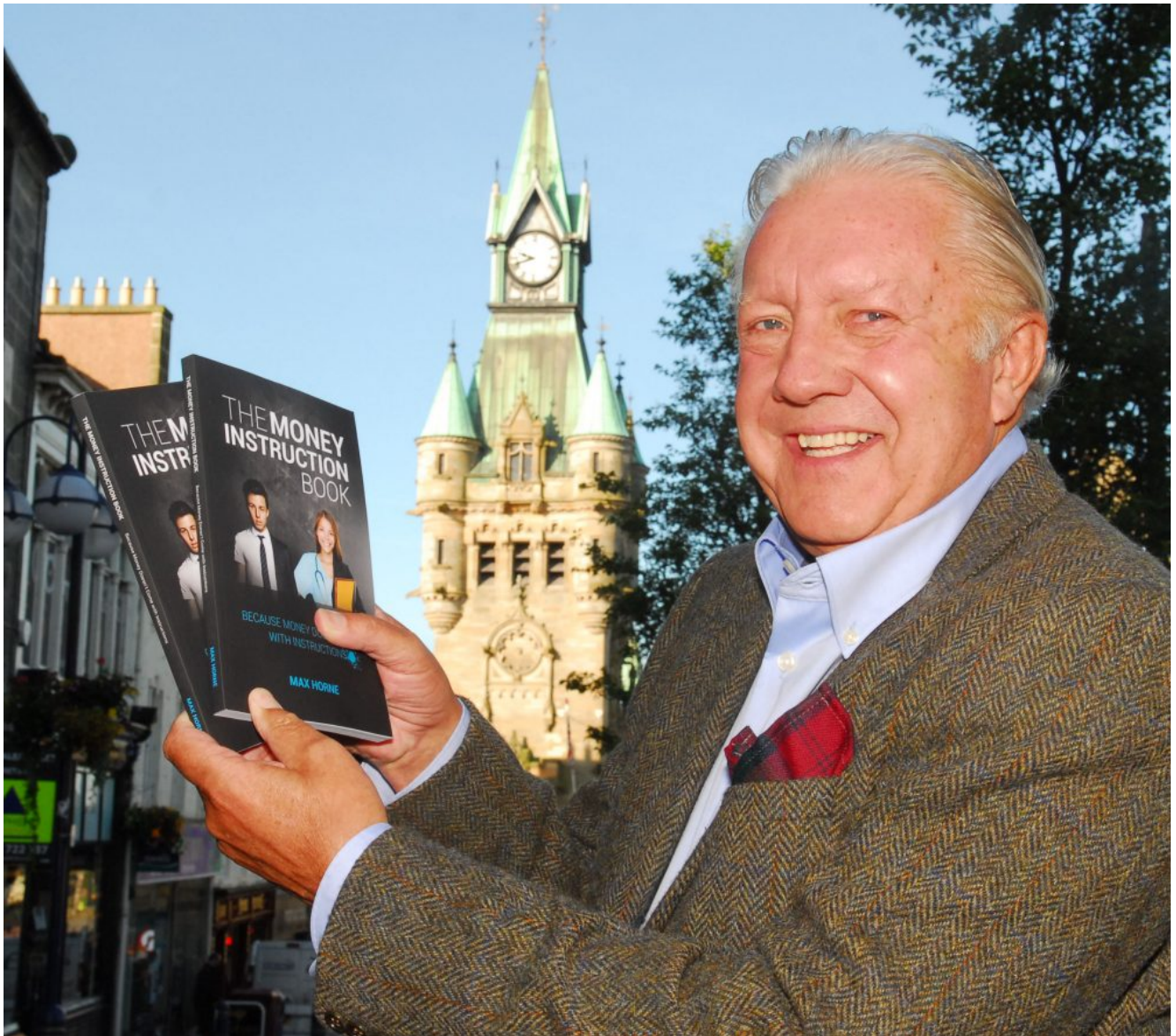
BECAUSE MONEY DOESN'T COME
WITH INSTRUCTIONS

Within the top 1% of all Financial Advisers in the world, due to his membership of an organisation called Million Dollar Round Table, Max Horne from Dunfermline has forty years experience under his belt.

Now semi-retired, he has sold on the company he created. Far from merely enjoying the fruits of his labour, he has been busy writing "The Money Instruction Book", an easy to digest guide to money management for 16-18 year old home leavers, whether to attend university, or those going out into the working world to take on their first proper jobs.

The first of its kind, the book takes only two hours to read, covering sections on what money really is, and how to master it to become financially independent. It explores people's attitudes towards money, what motivates them, and what this can mean for a young person in today's world, tempted by pay day loans and other quick fix solutions.

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



With the book currently on sale through Amazon, Max is now going out into Fife and Lothian schools and colleges to spread the word with a series of free tutorials. He is particularly keen to engage with senior pupils at fire ravaged Woodmill High School, and will be donating books to the school library for use when it is rebuilt.

“I’m delighted to have had the book published, and hope it will continue to sell, but as I’m financially secure myself at this stage in my life, it’s certainly not about making money from this – to me it’s about getting an important message across,” said Max. “I am telling young people what the schools and the Government don’t tell them – there is no financial education provided at all, it’s just not acceptable in today’s world, and I think we have to be proactive and do something

about it.”

“This will be my legacy, I want to help set young people on a better path so they can own their own homes in the future, get a good credit rating, and achieve good money habits which will last a lifetime.”

Max explained that he was finding that both parents and grandparents were often keen to buy his book as a gift, perhaps before a stint at university or college started, but he wanted to make sure that those not lucky enough to be given a copy were aware of the message.

He said : “That’s why going straight into schools and colleges to offer some free advice sessions is so important, together with donating some books for free “The money tutorials mean I can answer questions directly, whether it concerns credit cards, loans, zero hours contracts, or first employment.”

“The book contains money managements tips, real examples, complete explanations, and easy to do practical exercises. We can put all this across in a tutorial session,” he said.

Having originally trained as an accountant, Max was clearly always interested in how money is run. But as is often the case with what prompts a person to change tack slightly, it was a very personal family tragedy that inspired him to go into financial advice.

“My father in law sadly died with no life insurance or pensions, only a minority share in a successful business where the surviving owner turned round to my mother-in-law and said that there was no value in the business and therefore no money due to my father in law’s efforts along the years. She eventually had to sell her house to pay debts and ended up back living in a council house. I was then driven by a mission to ensure that her fate would not be mirrored by others and set about a career in financial services to sell life insurance. The whole thing just grew, and I got into

financial coaching.”

“I realised over the years that people can do silly things with money, and essentially this is due to a lack of education about money. My book is an instruction manual as to how to handle money in different situations, to avoid quick fixes and opportunities that sound too good to be true, because they will be. Ultimately, I want to make young adults much better prepared with handling money generally, skills and habits to last them a lifetime,” said Max.

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

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

Further details on young people and money issues can be found [here](#)