



Financial Guides for Twenties and Thirties

The three little pigs had it right when they determined that sturdy materials are essential for building a lasting home. The same can be said of building one's finances. While one can build with sticks or straw, the best materials are rock solid.

People in their twenties and thirties have a whole life ahead of them. Financially speaking, they are just beginning to build their financial futures. While some are building with sticks and others with straw, a few lucky ones are building with solid brick. How can you be among the lucky ones?

Get good information to guide you

While there is lots of information out there, not all of it is sound. Much of it only tempts, confuses, and distorts, while making one feel both overwhelmed and underinformed. What is usually needed is not more information but information that is appropriately presented, interpreted and applied—information that can guide your financial goals, decisions, and actions in ways that will reward your efforts and serve your best interests.

Three good sources of financial guidance

Magazines like *Kiplinger's Personal Finance Magazine* and *Consumer Reports* are invaluable sources of reliable information on a broad range of financial topics, products, and services. But adults in their twenties and thirties also need an integrated compendium of financial concepts and perspectives to help them develop a meaningful approach to their overall finances. Here are three books that fit that bill.

How to Survive in the Real World

James Lowell's *How to Survive in the Real World* presents a very homespun approach to issues facing recent graduates. The style of the book is personable and readable. It informs without overwhelming and provides very practical insights and advice on the most basic financial



concerns of recent graduates from college and even high school. Without getting too technical or detailed, the author engages readers in developing their financial introspection as well as their understandings, principles, and strategies. This is a very good book for those who are just awakening to life as financially responsible adults.

Get a Financial Life

Beth Kobliner's *Get a Financial Life* is probably the most complete, accurate, and meaningful financial guide directed at adults in their twenties and thirties. The book's topical treatment is extensive and reasonably detailed. The information is clearly presented, with excellent explanations, good charts, and helpful summaries. In fact, the first chapter summarizes the main points of the whole book. This is probably the best selection available for the financially initiated but still maturing young adult or family.

Guide to Personal Finance

Ken Kurson's *The Green Magazine Guide to Personal Finance* is quite probably the most sophisticated of the guides for young adults. For instance, would you like to know what "beta" measures? The information is clearly presented, detailed, and well balanced. The background information, contextual understandings, and resource lists provided are excellent. This is a very good choice for readers who have already digested the personal basics offered by Lowell and the extensive fundamentals presented by Kobliner.

All three of these books encourage the development of sound financial principles and provide excellent guidance for people in their twenties and thirties.

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