



Don't Spend Your Raise

Dara Duguay

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A survival guide for young adults to turn financial chaos into financial order

Consider these facts. The average college student graduates owing almost \$20,000 in student loans. In addition, nearly 10 percent of undergraduates owe more than \$7,000 in credit card debt. Young Americans aged 15-25 filed bankruptcy at a record rate in 2000, accounting for nearly 7 percent of the nation's personal bankruptcies. Clearly, young people today need help managing their money better.

Don't Spend Your Raise, by one of America's leading advocates for personal finance education, offers young people in college or just starting out in the real world practical, doable "money rules" to help them handle their money more wisely and dramatically increase their personal wealth. It does not contain lengthy, complicated charts and equations for financial analysis and planning.

Instead, it presents 60 clear, uncomplicated, easy-to-follow dictatessuch as Never have more than two credit cards, never buy a new car, and don't fly first class for the free cocktailswhich, if followed, will guarantee fewer money mistakes and more money successes.

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