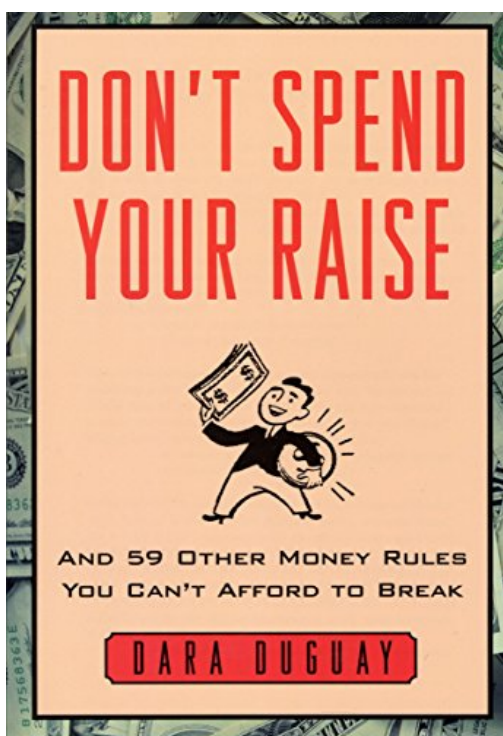


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## Review

"...delightful..." -- The Detroit News, April 14, 2003

"A 'Poor Richard's Almanac' for modern times. Read one chapter each day and you will improve your financial well-being immeasurably. " -- Stephen Brobeck, Executive Director, Consumer Federation of America

"Dara Duguay's new book can help rescue the next generation from the financial sins of their elders. " -- Sam Gerdano, Executive Director, American Bankruptcy Institute

"No matter your age or financial status, this book is a gem of insight and guidance to financial self-reliance. " -- H. Randy Lively, President and CEO, American Financial Services Association.

...immerse yourself in this book. Duguay's rules will no doubt help you make fewer financial mistakes. -- Washington Post, June 8, 2003

## From the Back Cover

A easy-to-understand guide to mastering your money and getting a smart start on your financial life

If you're a college student or recent grad, chances are you're drowning in debt. That's because, like most Americans, you probably spend more than you make. In fact, the average college student graduates owing almost \$30,000 to student-loan agencies and credit-card companies. But it's never too late to start making smart money choices. And with the easy-to-follow advice found in Don't Spend Your Raise, those choices don't have to be painful ones.

Written by one of America's leading advocates for personal finance education, this book offers dozens of practical, painless "money rules" guaranteed to help you make fewer money mistakes and instead make smarter decisions. You can start leading a more prosperous life with these simple, but powerful rules:

- Never have more than two credit cards
- Balance your checkbook
- Develop a credit history during college
- Never buy a new car

- Check your future spouse's credit report
- And many more

Take charge of your financial future today! And remember: money doesn't buy happiness, but money troubles will make you miserable.

#### About the Author

Dara Duguay is the executive director of Jump\$start Coalition for Personal Financial Literacy, an advocacy group promoting financial education for young adults. She appears regularly on MSNBC, CNBC, Fox, Bloomberg, and many other TV and radio venues, and is regularly quoted in Money, Parenting, Kiplinger, BusinessWeek, USA Today, and the Los Angeles Times.

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