

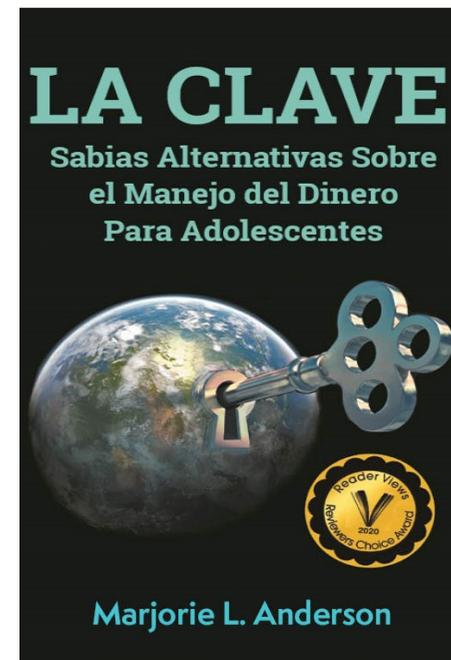


NEW RELEASE  
MAY 2021

## ABOUT THE AUTHOR

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Marjorie Anderson is a native Virgin islander, retired bank executive, co-founder and former executive director of the Greater Philadelphia Minority Business Strategic Alliance. Marjorie currently lives in Liberty Hill, Texas. Her book "The Key" is a Reader Views Literary Awards Winner. "La Clave" is its Spanish translation.



## ABOUT THE BOOK

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In this Spanish translation "la Clave" the author shares her financial knowledge and experience to help Latino and other Spanish speaking teens living in the U.S. get a head start in life. The book presents readers with basic financial knowledge and life changing know-how tips on how to manage money to make the most of their income and build a successful future."

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\*\*\*FOR IMMEDIATE RELEASE\*\*\*

## New Book for Spanish Speaking Teens Provides Critical Access to Money Management Tools in Preparation for College.

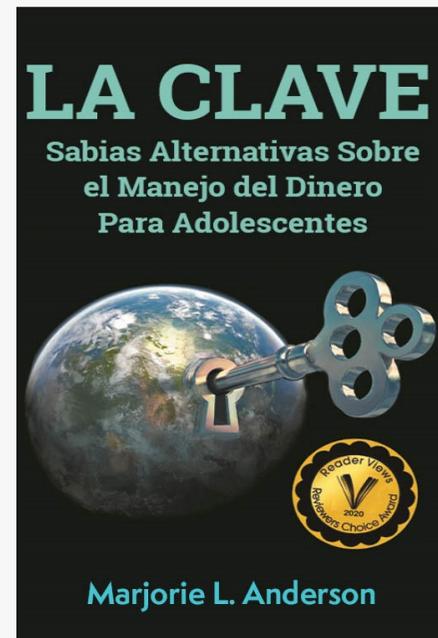
**Author Marjorie Anderson shares her lifelong Financial knowledge with Hispanic and Latino teens in the US through the new Spanish translation of her book, "La Clave, Sabias Alternativas Sobre el Manejo Del Dinero Para Adolescentes."**

Liberty Hill, TX., May 1st, 2021 ----- "La Clave" by successful businesswoman and Award winner author Marjorie Anderson is a Spanish translation of her award-winning book, "The Key: Wise Money Choices for Teens." In her book the author shares her financial knowledge and experience to help teens get a head start in life. The book presents readers with basic financial knowledge and life changing know-how tips on how to manage money to make the most of their income to build a successful future. But Anderson does not stop there, she also teaches young people to invest in their communities by buying local products and donating to help others.

Recognizing the evident need of this knowledge within our young population, Marjorie Anderson realized this information had to be available to the young Latino population currently living in the US as well. She was not wrong, as Reader Views Kids - Paola (age 13) said: "I think that 'La Clave' by Marjorie Anderson is the perfect book for Spanish speaking teens and their parents who don't read in English to learn how to manage their money to go to college and get a good life in the US."

Readers are already talking about "La Clave." Juliana Leal-Belloso, preschool teacher and mother of a teenager says, "This is an invaluable resource for the financial preparation of our adolescents to ensure an economical, stable and successful future."

"La Clave, Sabias Alternativas Sobre el Manejo Del Dinero Para Adolescentes," by Marjorie Anderson (ISBN: \_\_\_\_\_, I Have Something To Say Press, 2021) is available for pre-order now on Amazon.com and available to order through local and online bookstores after its release in April 2021.



### **About the Author**

Marjorie Anderson is a native Virgin islander, retired bank executive, co-founder and former executive director of the Greater Philadelphia Minority Business Strategic Alliance. She holds a Bachelor of Science in Business Administration from Morgan State University, a Master of Science in Management from La Salle University, and is a graduate of the Wharton's School Management Program of the University of Pennsylvania. Her book "The Key" is a Reader Views Literary Awards Winner. Marjorie currently lives in Liberty Hill, Texas.

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## Teens and Finances by Marjorie L. Anderson

When we think about life preparation for our children, many believe the school system covers it with academics, and socialization and indoctrination. However, if we look at the young adults coming out of high school and college, it is evident that a large percentage of our youth will most likely make financial, life crippling, mistakes within their first few years living as young adults. Some schools have taken steps on improving their curriculum offering through entrepreneur clubs or programs and others like it. Yet, the truth is that the students do not learn any money management skills that they can apply immediately to their personal goals.

The above fact is even more damaging to the Hispanic student population in the US because many of them belong to the immigrant population who work and make an income without fully knowing and understanding how the financial system works in the US. Furthermore, many of them can't read or write in English; or have INS documentation challenges and thus do not partake of any services offered by our Financial Institutions.

These children grow up with little or no financial knowledge or guidance in their homes. This is what inspired me to publish "La Clave, Sabias Alternativas Sobre el Manejo Del Dinero Para Adolescentes"; a translation of my book "The Key."

Below are some ideas how teens can help themselves to prepare financially for college: 1-Meditate on the problems in your environment that frustrate you?

1. Include college expenses in your budget and begin planning and saving early in you High School freshman and junior years.
2. Research and apply for as many grants and scholarships as possible.
3. Consider attending an on-line College or University.
4. Chose a school that is not too far away or out of your state (unless you receive a grant or scholarship to attend that particular school)
5. Research what percentage of graduates obtain jobs immediately after graduation.
6. Choose a local (2) year community college or State College\University.

Marjorie Anderson is a native Virgin islander, retired bank executive, co-founder and former executive director of the Greater Philadelphia Minority Business Strategic Alliance. Her book "The Key" is a Reader Views Literary Awards Winner. Marjorie Anderson realized this information had to be available to the young Latino population currently living in the US as well so she published its Spanish translation: "La Clave." Marjorie currently lives in Liberty Hill, Texas.

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### **Topics of Conversation for an Interview**

- Any Financial Basics for Teens and Young Adults
- Investment Options for Teens and Young Adults
- How to prepare Financially for College
- Financial Advice for Teen Parents
- Including Philanthropy in your budget.

### **Written Interview for Your Use**

#### ***1- What inspired you to write 'La Clave?'***

The subject of 'money management' is not being taught in high school; and often it is not a required course as a high school junior or senior, nor as an introductory college course (unless offered as an extra curriculum elective or as a requirement for business, accounting, economic or finance college major). I believe all high school students should be taught 'money management life skills' -just as we teach our students English, Math History and civics – so they can apply these skills to their personal goals. It doesn't matter whether you speak English, Spanish, French or any other language. Money/credit is a universal language; and Hispanic teens and young adults need to learn this language. It is what drives our world economy. In fact, Texas is a hot spot for the Spanish speaking immigrant population who attend school, and work to make a living, without knowing how the financial system works in the US. Furthermore, many of the Spanish speaking population can't read or write in English, and the challenge is even greater for their parents; so, there is a lack of financial knowledge and discussions in their homes. THIS IS WHAT INSPIRED ME TO PUBLISH "La Clave."

#### ***2- Why do young adults and teens get in trouble financially at such a young age?***

I believe young adults (and teens, especially) get into financial trouble at such a young age because they have no experience (lack financial discipline) and knowledge about 'money management' (How can they since they are not taught these financial principles early on)? The credit card companies are literally throwing their credit cards at these young teens and college students; and if they (teens) are not financially savvy (which most are not), they will spend money they don't have and end up in debt --damaging their credit history.

#### ***3- Why is including Charity in your budget important?***

Charity is a biblical principle. Giving back to your community, church or favorite charity (money, time, talents, gifts and skills) should be included in your budget so that you can and will be able to give or donate to those less fortunate. One never knows when he or she may need a helping hand.

#### ***4- How can Hispanic parents benefit from reading "La Clave"?***

Hispanic parents can benefit from reading "La Clave" by discussing the lessons with their teens (as a family) much like other families do with their kids at the dinner table. Also parents should encourage and hold their kids accountable to their financial plans and goals.

#### ***5- What advice can you give to the Hispanic young adult and teens about Managing their credit?***

Remember, your spending habits can affect you well into the future--- when you need or wish to purchase that smart car or a home. So, my advice to teens and young adults is to stay away from having/using more than one Credit Card. Use your bank Debit Card for everyday purchases. When and if, you do use a Credit Card, repay the balance in full when due. Only use your Credit Card for big ticket items (TV, Furniture, or a Vacation).

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## La Clave by Marjorie L. Anderson

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