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Review of "Budgeting Smarts: How to Set Goals, Save Money, Spend Wisely, and More"

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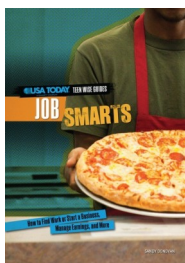
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Job Smarts: How to Find Work or Start a Business, Manage Earnings, and More



Budgeting Smarts: How to Set Goals, Save Money, Spend Wisely, and More

By Sandy Donovan, from the Today Teen Wise Guides: Time, Money, Relationships series



Other books in this series:

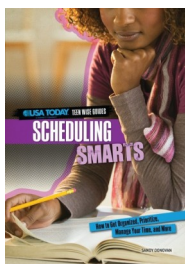


This review covers two titles from the Today Teen Wise Guides series, *Job Smarts* and *Budgeting Smarts*. Other titles available in the series are *Conflict Resolution Smarts*, *Relationship Smarts*, *Scheduling Smarts*, and *Shopping Smarts*. Each book is organized in the same way, with an introduction, five chapters, and an epilogue. Each book also includes a glossary, a selected bibliography, a short index, and a “further information” section that lists some useful associations and publications for readers who would like to learn more. Each chapter begins with the story of a teen facing a dilemma that the reader might be facing. The sidebars feature short articles from USA Today. For example in *Job Smarts*, there is a USA Today article titled “Don’t Have a Job for Me? I’ll Make My Own,” which encourages teens to start their own business. There are also USA Today snapshot graphics to complement the text, like the one in *Job Smarts* titled “Teens’ favorite entrepreneurs.”

The *Job Smarts* book is simple and easy to read. The text walks the reader through the whole process of realizing the need for a job; organizing a schedule; preparing a resume, cover letter, and list of references; looking for a job; and so on. It has some excellent tips on interviewing, including ideas for dressing appropriately and many other areas that might be unfamiliar to teens. For example, there is a short article about Facebook titled “Don’t Let Facebook Cost You a Job” that is eye-opening.



The introduction to *Budgeting Smarts* is titled “You’re the Boss,” and it presents the idea of taking control of money and making it work for you. The book also covers budgeting skills, saving goals, banking basics, spending wisely, and credit card advice. The epilogue, titled “Use your Budget Power,” provides the reader with six tips to budgeting including “money in must be equal to or greater than money out,” “setting goals is the key to a budget that works,” and “be honest about your needs and your wants,” just to name a few.



These are great books for teachers and librarians. They are simple, but they still cover all the basics of budgeting and job seeking. The author, Sandy Donovan, is a prolific writer of nonfiction books for young readers who knows how to connect with teens. She uses a lighthearted, personal tone, and the books include full-color images, charts, and boxes as well as stories that could be appealing to young readers. Recommended for teachers and librarians looking to teach basic skills in job seeking and budgeting.



Review by Leticia Camacho, Management and Accounting Librarian at Brigham Young University’s Harold B. Lee Library.