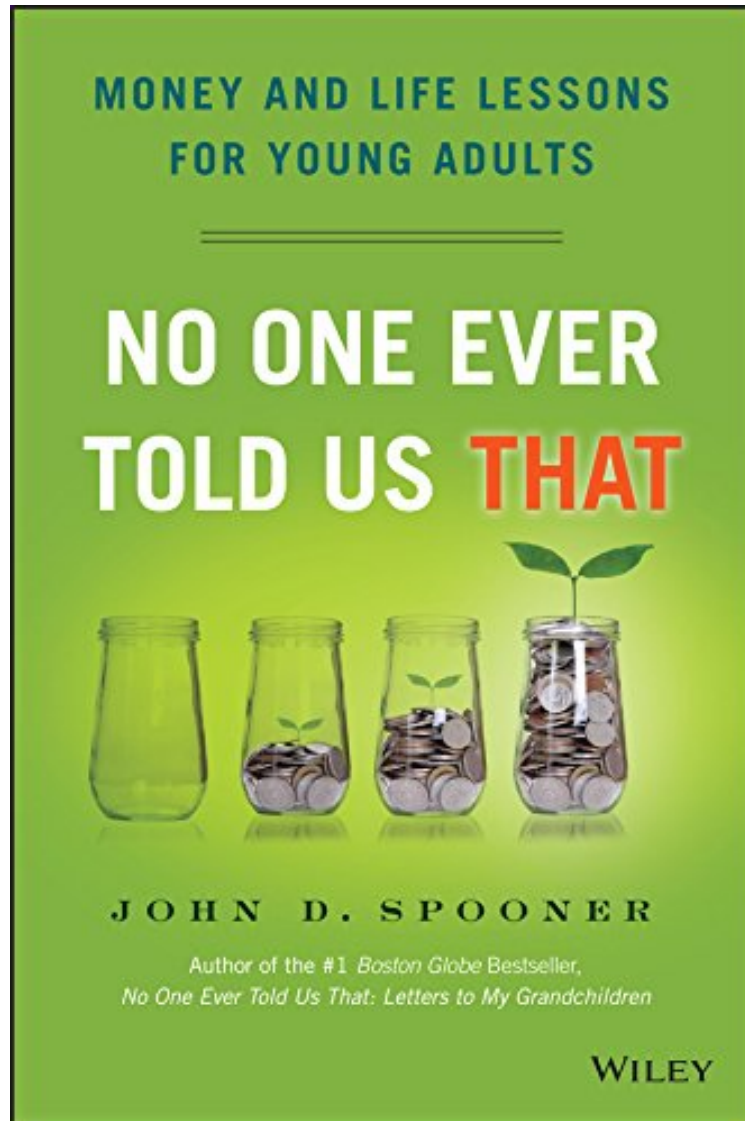


(Ebook free) No One Ever Told Us That: Money and Life Lessons for Young Adults

# No One Ever Told Us That: Money and Life Lessons for Young Adults

*John D. Spooner*

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**John D. Spooner : No One Ever Told Us That: Money and Life Lessons for Young Adults** before purchasing it in order to gauge whether or not it would be worth my time, and all praised No One Ever Told Us That: Money and Life Lessons for Young Adults:

5 of 5 people found the following review helpful. Practical, grandfatherly advice  
By Oma Cathy I bought this and one other advice book as a high-school graduation gift for my nephew. He could really use good advice about life, for reasons I won't bother going into, but he is not at all receptive, no matter how diplomatically it is delivered. I searched

long and hard at the bookstore (sorry ) to find something down-to-earth, appropriate for his age group, and that wasn't 200-300 pages long. This book fit the bill. I figured my nephew would probably roll his eyes when he opened the gift, so in the card I wrote that it is customary to give advice to young people when they embark on the next stage of life, but I preferred to let wiser people do the talking for me (then I included a bit of cash). I don't know whether my nephew has cracked the cover open yet, BUT I decided I should get the Kindle version for myself to see what kind of advice Mr. Spooner is giving on my behalf. Mr. Spooner's conversational style is very appealing. He relates the topics to events in his own life, which makes his advice feel personal and genuine. Chapters are short, and as the title states, they are presented as letters written to his grandchildren who are college students. Each covers a different topic and ends with a brief statement that neatly sums up the essence of the letter. Mr. Spooner explains that he came from modest means and became successful through discipline and hard work, not because of any special advantages or talent. As he states in the introduction, the letters are about, "the lessons that only come from the tough stuff in life, the absurd, the bumps, the heroes and heroines." The book covers the expected topics of jobs, real estate, insurance, debt, and investing, but the following chapter headings give an idea of what else the book covers: Dare to be Different Good Accidents in Life All Life Is Relationships Be Out There in Life Asking the Unusual Questions Beware of Genius Don't Be a Headline Reader This was a quick, easy read that offers good basic advice. It was appropriate for my particular situation, and I would not hesitate to give it as a graduation gift in the future. If you are looking for detailed, in-depth guidance, though, this is probably not the book for you. 2 of 2 people found the following review helpful. This is a text I just sent my mom: By Calvin I'm currently reading No One Ever Told Us That. It is geared toward young adults and has very short chapters. It might be something your older grandkids would like. It is good advice but slimmed down where you can read a chapter in 5 minutes then go on with your busy day and maybe contemplate on the chapter's idea. I'm only a few chapters in, but it seems promising. 2 of 2 people found the following review helpful. On the Fence By C. Garcia I bought three books to give to my nieces, ages 24, 27 and 32. After reading it, I struggled with returning the books or not. The book is well written and the life analogies easy to understand, but it is business finance and corporate culture heavy. I think my 32-year-old niece will benefit but not sure the two younger ones will relate. I still gave it to them, hoping that there are enough chapters that can provide insight. I will update the review when I hear from them.

The "new grownup" guide to managing your life and money in the modern economy No One Ever Told Us That is a series of essential life and financial lessons that every adult needs to read before they embark upon their own life's adventures. You've completed your education, your couch surfing, and your internships—now it's time to grow up. You have a "real" job, maybe a family, and maybe a mortgage; but you've been launched into an uncertain world. This book is your much-needed guide to life as an adult, giving you the answers you need about becoming a professional, becoming financially secure, and becoming your own person. You see the world differently when you spend your days supporting yourself and your family, and money management quickly becomes an integral part of everything you do. This useful guide shows you how to do what you need to do, find the people you need on your side, and fulfill your obligations to those who matter most to you. You may have been used to the idea of "independence" for a while by now, but when the reality of it hits, many new adults are thrown into a sudden state of panic. This book is your guide through the storm, your handbook for adulthood, and your personal companion for the journey ahead. John D. Spooner has a dual life. He has been named by Barrons as one of the top 100 financial advisors in America. As an author, the great mystery writer Robert B. Parker has said, "John Spooner is, quite simply, one of the best writers in America." Gain a fresh perspective on the world as a grownup Meet financial challenges with smart money management Assemble your personal, legal, medical, and financial support team Learn essential lessons before you suffer their consequences Written by the only full-time writer and money manager in America Nothing in your experience has ever prepared you for the responsibility of responsibility. You've been thrown into the deep end, the undertow is strong, and the stakes are high—;it's time to start swimming. No One Ever Told Us That gets you right on track to your brightest future.

John Spooner is smarter about money and about life than almost anyone I know. As a blessing for all our grandchildren, he has written down what he has learned. Through charming storytelling, John shares his wisdom. Grandchildren and grandparents alike are the beneficiaries.-- Shelly Lazarus, Chairman, Ogilvy Mather Worldwide and a grandmother Spooner is a phenomenon, as much a psychologist and futurist as an investment advisor.-- Inc. Magazine Having grandchildren has been one of the amazing, unexpected joys of my life. In this book, John Spooner does what all grandparents hope to do for their grandchildren. He takes the life and career experiences he has had and finds a beautiful way to share the lessons learned with his grandchildren so that their lives may be better. All grandparents would wish to do the same.-- Coach Mike Krzyzewski, Duke University men's basketball coach and a grandfather From the Inside Flap No One Ever Told Us That is a witty, wise, and hands-on resource filled with essential life lessons and practical financial advice for managing your life and money in today's hard-knock economy. Written by John D. Spooner—; America's only investment advisor/novelist—; this much-needed guide draws

on his expertise in financial matters and his down-to-earth insights about living a fulfilling life. Even if you have an advanced degree from Harvard, *No One Ever Told Us That* will help fill in the blanks and give you the answers needed to become a thriving professional, develop financial security, and grow into your own best person. The world is a much different place when you have the responsibility of supporting yourself and your family. Managing money quickly becomes a vital part of everything you do. The author gives practical solutions for building a team of people you will need in key areas such as legal, medical, and financial. Designed as a guide for the "real" world, *No One Ever Told Us That* includes the concrete answers for dealing with the inevitable crises you will encounter along the way. Discover what it takes to handle losing a parent, divorce, raising children, getting fired, relocating to a new city, getting into clubs, and grappling with sibling rivalry. The book also includes advice for managing everyday issues, including getting plumbers and contractors to come on time, deciding whether to own or rent, understanding the truth about nonprofit boards, and so much more. You've been thrown into the deep end of the ocean, the undertow is strong, and the stakes are high— it's time to start swimming. *No One Ever Told Us That* gets you right on track to your brightest future.

**From the Back Cover**

**PRAISE FOR JOHN SPOONER**

*Do You Want to Make Money or Would You Rather Fool Around?* "John Spooner is a national treasure." —The Boston Globe "Best common-sense investment advisor since Peter Lynch." —Tom Stemberg, cofounder of Staples "Spooner is a stockbroker with a gift of gab...diverting reading for both those enthralled by the stock market and those appalled by it." —New York Times "I paid a billion dollars to get John Spooner back." —Sandy Weill, former Chairman of Citibank, to Mort Zuckerman, owner of the New York Daily News

*Sex and Money: Behind the Scenes with Big-Time Brokers* "The people are as entertaining a crowd of real-life eccentrics as has ever been collected between covers." —People Magazine "Wall Street is an erogenous zone, hilarious saga...a crossword puzzle account of the investment banking culture." —The Wall Street Journal "One of the finest books ever to educate that mass of people who insist on challenging the stock market." —London Daily Mail "If I had to take one book to a desert island, it would be *Sex and Money* because it is one of my favorite subjects." —Jack Nicholson

*Smart People* "Written with a grace and a love for people befitting a novelist. The smart people Spooner knows are wonderfully courageous, full of surprise, and eminently entertaining." —Los Angeles Times

*Confessions of a Stockbroker: A Wall Street Diary* "Not only one of the best books I have read about Wall Street....but one of the funnier books I have read on any subject." —Businessweek