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Lawyer's book educates children about finances

Ask any high school kid what they know about managing and investing the money they will earn in their lifetime and you're likely to get a blank stare. Today's teenagers are more likely to have spent time dissecting a frog and mastering social media apps than learning anything about the financial skills they will need to thrive in the future.



Frustrated by the lack of entertaining financial teaching materials for his 13-year-old son, Miami lawyer David Bianchi, a former member of the Board of Governors, wrote "**BLUE CHIP KIDS: What Every Child And Parent Should Know About Money, Investing, and the Stock Market**" to pass on some of life's most important skills.

Bianchi — an investor and lawyer with an economics degree from Tufts University — demystifies the basic principles about money matters and provides an introduction for children (and their parents) to the financial world around them.

"It is intended for kids between the ages of 13 and 93 and discusses 100 topics in 265 pages and has 160 kid-friendly illustrations," Bianchi said. "It is being published by Wiley, one of the largest publishers in the world, and will be released at the end of this month. As far as I know, there is nothing like it on the market."

Topics include:

- * Understanding currencies, the euro, bitcoin, and exchange rates.
- * How to pay for things (checking accounts, credit and debit cards, and electronic bill payments).
- * Budgets and debt.
- * Financial statements and net worth.
- * Buying and selling stocks.
- * Dividends and yields.
- * Puts and calls.
- * Bonds.
- * Analyzing companies to decide if you should buy their stock.
- * Venture capital and private equity.
- * The basics of borrowing money, interest rates, and taxes.

"Most lawyers have kids and I have yet to meet a parent who didn't want their kids to be smarter about money," said Bianchi, who practices with Stewart Tilghman Fox Bianchi & Cain.

For more information about the book, go to www.bluechipkids.com.

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