



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

By John D. Spooner

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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.

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Editorial Review

Review

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*

Users Review

From reader reviews:

Christopher Crow:

Typically the book No One Ever Told Us That: Money and Life Lessons for Young Adults will bring someone to the new experience of reading the book. The author style to describe the idea is very unique. If you try to find new book to learn, this book very ideal to you. The book No One Ever Told Us That: Money and Life Lessons for Young Adults is much recommended to you to learn. You can also get the e-book from the official web site, so you can more easily to read the book.

Glenn Remaley:

You could spend your free time to study this book this publication. This No One Ever Told Us That: Money and Life Lessons for Young Adults is simple to develop you can read it in the recreation area, in the beach, train as well as soon. If you did not possess much space to bring the printed book, you can buy the actual e-book. It is make you simpler to read it. You can save the particular book in your smart phone. Therefore there are a lot of benefits that you will get when one buys this book.

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