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How Not to Move Back in With Your Parents: The Young Person's Complete Guide to Financial Empowerment

Rob Carrick

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In this era of the Boomerang Generation, here at last is a full and frank guide to avoiding the need to move back in with your parents.

Rob Carrick of *The Globe and Mail* is one of Canada's most trusted and widely read financial experts. His latest book is the first by anyone to target financial advice specifically at young adults graduating from university or college and moving into the workforce, into the housing market and into family life. Financial beginners, in other words.

Carrick offers what can only be described as a wealth of information, on the full life cycle of financial challenges and opportunities young people face, including saving for a post-secondary education and paying off student debts, establishing a credit rating, basic banking and budgeting, car and home buying, marriage and raising children of their own, and insurance.

The book is mindful throughout that parents have a big role to play in all this. It addresses young readers throughout but regularly asks them to see things from their parents' perspective. In that way, Rob Carrick is able to offer advice to both generations. He even recognizes that in these difficult times, moving back in with the folks *is* sometimes a short-term necessity. So there is a section devoted to such important questions as: Should your parents be charging you rent? For that and many thousands of dollars' worth of other reasons, this is a book that every parent needs to buy for each of their kids, plus one for themselves.

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