

- **Release Date:** April 25, 2019
- **ISBN:** 9781632695017
- **Retail:** \$16.99
- **Pages:** 240
- **Category 1:** Personal Finance
- **Category 2:** Business & Economics
- **BISAC:** YAN040000 YOUNG ADULT NONFICTION / Personal Finance
- **Format:** Paperback

The Business of Your Life

A YOUNG CHRISTIAN'S GUIDE TO FINANCIAL LITERACY

KEITH LLOYD BROWN

Christian Teens and Young Adults: Go Beyond the Basics to Master the World of Finance God's Way

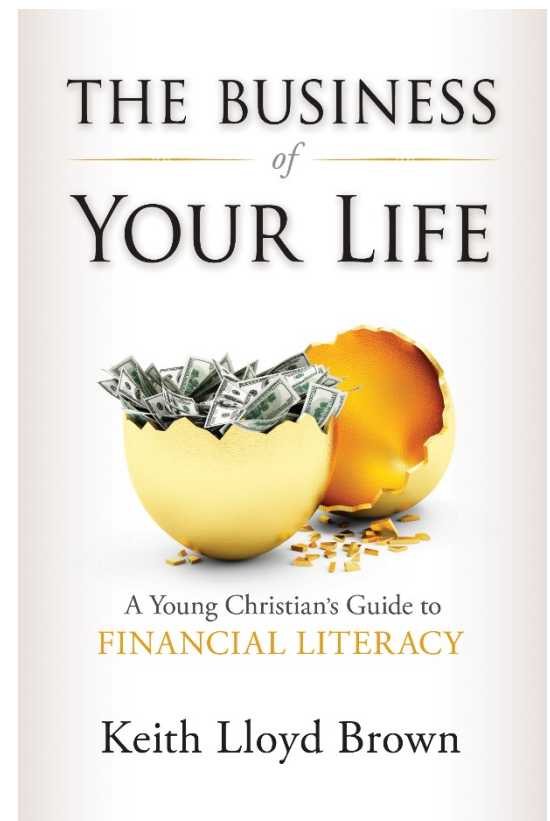
Former Ameriprise financial planner Keith Lloyd Brown divulges the secrets and strategies teens and young adults need to know to master the world of finance. He presents these alongside biblical principles to provide a solidly biblical approach to money management that extends way beyond the basics.

In this comprehensive guide, teens and young adults will learn:

- The mysteries of stocks, bonds, taxes, and trouble-free banking
- How to invest in corporate plans and IRAs like a pro
- Inside secrets of insurance, sole proprietorships, partnerships, and corporations
- The intricacies of budgeting and financial statement preparation
- How to stay out of trouble with the IRS and the Lord
- ...And much, much more

With five tear-out worksheets and extensive resources, this comprehensive guide provides the tools to go beyond financial independence. Teens and young adults will be fully prepared to get ahead in life and achieve financial excellence paired with faithful stewardship.

For more info please contact media@deeperiverbooks.com



About the Author

KEITH LLOYD BROWN

Keith Lloyd Brown has been an English major, an accounting major, a business owner, and an Ameriprise financial planner, among other things. These experiences converged with a commitment to his faith and respect for biblical principles to create *The Business of Your Life: A Young Christian's Guide to Financial Literacy*.



Keith has a strong commitment to empowering young people to live the most successful lives they can possibly live by equipping them with all the financial information they need to know, not just to get by, but to thrive. He enjoys a wide range of hobbies, including chess and bowling, and admits he can be obsessive, pragmatic, and tenacious, at times. Keith's favorite book of all time is C. S. Lewis's *Mere Christianity*.

Connect with the Author:
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What Others Are Saying About
The Business of Your Life

The Business of Your Life covers all the basics, and well.

— **Christopher Farrell, Economics commentator, Minnesota Public Radio, Senior economics contributor, Marketplace. Author of Unretirement and The New Frugality**

A comprehensive, accessible, and faith-filled guide to thinking clearly about the meaning of your money. *The Business of Your Life* offers a splendid introduction to economics and personal finance and is just the sort of book I wish my father had given me as a young man.

—**Dr. Ryan N. S. Topping, Vice-President and Academic Dean, Newman Theological College, Edmonton, and author of The Case for Catholic Education**

The Business of Your Life not only summarized many of the important financial concepts I've learned over my career, but also taught me some new ones. My children will definitely have to read this book.

—**Chad Skally, President, Skally's Tax Service, Inc.**

The gifted author's deep Christian faith and expansive financial knowledge find each other in this inspirational work. This mission of blending the head and heart is also a refresher for educators.

—**Fr. Scott Donahue, President/CEO of Mercy Home for Boys and Girls**

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Suggested Interview Questions

For Keith Lloyd Brown, author of

The Business of Your Life

A Young Christian's Guide to Financial Literacy

Q: Your book has an intriguing title. What is the thinking behind it?

A: Well, honestly, my subconscious caught *me* by surprise one day. While helping a client grasp the basics of financial planning, I suddenly blurted out, “Jack, you have to approach your personal finances as though you’re running a business. You have to make a profit or you’re going to fail!” And I’ve counseled from that reality ever since.

Q: Could you tell us why you wrote in a manner tailored to Christian living? It seems that this rational approach would translate across the board.

A: That’s a great question. Others have asked the same. I can’t answer better than how Bethlehem College and Seminary in Minneapolis does: The administration named its 64-credit curriculum *Omnia*. And if I may quote:

“*Omnia*, Latin for ‘all things,’ is taken from Colossians 1:17 (‘and he is before all things, and in him *all things* hold together’) and underscores our commitment to examine the various domains of knowledge in a fundamentally Christ-centered way.”

So, in this light, working with financial knowledge to achieve goals—whether of this world or the next—can’t be treated as an exception.

Q: Your book is marketed as a “do-it-yourselfer” for teens, but I understand you’ve also penned a short educator’s guide so that the book can be used as a curriculum supplement for homeschool parents and academy teachers.

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A: That's right. Moms, dads, and deans can confidently take their students through this book—and at their own pace—while not having to worry about not being an expert on the subject. I've designed content and chapter order to bring the reader along to full readiness by the end. And, I should note, it isn't a textbook; and there are no tests. Emphasis is put on delivering essential knowledge, developing needed skill sets, and being able to self-assess afterward. To enable students, the book has a series of tear-out worksheets, which include step-by-step instructions and examples.

Q: Discussions on budgeting, stocks, insurance, filing your first tax return, and the like, have a reputation for being dry subjects. How do you keep a reader's attention?

A: Yep! They did when I was in school. I tell them relatable stories. Tap into human emotions. Concoct believable characters. Make them laugh—at me—and things they do. I also challenge them where appropriate. And, perhaps most importantly, I offer them hope of great days to come. Finally, I assure the reader that he or she will be steps ahead of their peers, if they pay attention. Nobody wants to be left in the dark.

And, hopefully, my conversational style of writing seemingly puts me across the booth from them, as a friend at McDonalds.

Q: Could you quickly give us the essential elements of a sound financial plan?

A: I would be happy to. First settle on some goals—assets you'd like to have—things you'd like to do—places you want to go. Then begin setting up safeguards. You'll need cash reserves, insurance, investment diversification. Then realize that money you spend that doesn't move you closer to your goals is going to delay or nuke them. In the book, I teach you all the steps and give you the power tools to constantly measure your progress.

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Q: Before we go, could you give me an example of something readers won't forget after closing your book.

A: You bet. Right in the middle of chapter ten, I set off an atomic bomb on top of the reader. He or she suddenly comes face-to-face with how much money a person had better eventually come up with—and it looks enormous to someone with empty pockets. But I show them it can absolutely be done, and easily! By the time we're through, it becomes clear that they truly will have the ability to turn a battleship around in a bathtub. This should be an epiphany moment—and quite a motivator to tackle the next chapter.

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