# **DISCLAIMER**

DISCLAIMERI’m not a financial advisor. The information in this book is based on my personal research, experiences, and lessons learned over time. It’s meant to educate and empower—not replace professional advice. If you’re a teen, always talk to your parents or a trusted adult before making financial decisions. Smart money moves come from teamwork, doing your homework, and thinking long-term.Investing involves risk, including the possible loss of money. Past performance doesn’t guarantee future results. Before making any financial decisions, consult with a qualified financial professional who understands your personal goals and situation.© 2025 Dee Martine All rights reserved.