

Fantastic Resources for Students, Young and Old

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The Volusia County Public Library offers thousands of resources, after reviewing all of the programs that are offered (took me about two months!) I believe several standout program resources would greatly enhance anyone's life, but especially students. If you have a son or daughter, or grandson or granddaughter, pass this information on to them. It just might be one of the best gifts you have ever given them.

I often hear people say, "I wish I would have learned life skills in high school instead of Trigonometry. Learning how to invest in the stock market, balance a checkbook, or pass the SATs, would have made my life much better." Now if you are a rocket scientist, then Trigonometry is very important and our astronauts and communication corporations thank you. But if you are not a rocket scientist, then maybe learning some more basic skills will enhance your life. Even if you are in your 70s, it's never too late to learn something new.

There are a few resources for anyone who like to learn how to invest in the stock market and other financial investments available from the Volusia County Public Library for free. You will need to invest some time, but the reward will be well worth it. Value Line, Weiss Ratings, and Morning Star are all investment programs that help you learn and understand how to invest with the lowest possible risk and the highest possible return. They offer beginner classes and tools to make the process pretty painless. I set up a fake account that used test money to trade based on recommendations and some very basic research I used to my advantage. Within a couple of months, I had increased my fake account by over \$13,000.00. Of course, it was fake money, so I invested \$100,000.00 of the phony money for a 13% return. Not bad for only spending a couple of hours of my time. Now, long term the result could be much different, but the great thing about these programs available from the library is that they warn you and tell you what you should do. None of the three programs realizes a profit based on their recommendations, so there is no reason for them to give you wrong advice or information. They will even tell you when to stay away from an investment because they foresee a poor future result.

Teaching high school and college-aged students about investing is a worthwhile lesson. Even if they decide not to invest, they at least know how it works, and what not to do. For the rest of us who are not financially savvy, learning about financial investments is an opportunity to enhance our lives. Don't go crazy and invest every cent you have, instead take a small amount of money you can afford to lose if the worst case happens. Or at the very least, set up a fake account and watch how much you could have earned, or lost. The education and knowledge you will garner is invaluable. Think about it but please pass on this information to the students in your family.

Another great program for students in high school preparing to take college entrance exams such as the SAT, ACT, etc., is Peterson's Test and Career Prep. This program offers a plethora of tools for students to help them better prepare for these often challenging and intimidating tests. Practice tests, recommended reading, memory exercises, etc., all increase the chances of a positive outcome on the exams. In some cases, students taking the exam for a second time increased their score by as much as 35% or more. In most cases, that was the difference between being accepted by a college or not.

Now, if your student would prefer to repair automobiles for a living, there is nothing wrong with that, which is why the library offers the Auto Repair Source, again free with your Volusia County library card. Auto Repair Source's content comes from the Original Equipment Manufacturers (OEM) and includes step-by-step repair information, diagrams, maintenance schedules, parts and labor estimates, service bulletins, and recalls. If you happen to be an adult, then this resource can help you be better prepared when your mechanic tells you that the broken driver-side mirror is going to cost \$750.00 to replace, when you know the part is only \$39.00. At the very least, you learning that you need to find a new mechanic. If you don't have a library card, you are missing out on some great opportunities. Visit www.volusialibrary.org to learn more.

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