

## Deb Avara of AE Money Quests to be Featured on CUTV News Radio

AMARILLO, TEXAS, UNITED STATES, February 25, 2019 /EINPresswire.com/ -- It's still taboo to talk about money. People don't want to talk about it, but we need to talk about it, because we have a big problem.

Did you know the vast majority of young people—22 and younger—have no idea how to write a check? Did you know the average student loan debt is \$37,000? Did you know the average college student one year into college holds between \$1,000 and \$5,000 in credit card debt?

Financial literacy isn't taught in schools; only 17 states require high school students to learn personal finance. Most young people learn it from their parents, who did the best they could.



"We have completely dropped the ball," says Deb Avara, founder of AE Money Quests. "I teach college and I'm getting students with zero knowledge. That has got to change."

Unfortunately, when it comes to the idea of financial literacy and money management, everyone is afraid of what they don't know. AE Money Quests specializes in providing basic financial literacy education.

"I am all about basic financial literacy," says Avara. "My quest is to teach as many people as I can how basic financial literacy and simple money management works: the stuff we need to know on a daily basis that we do not know."

Avara says the thing her students struggle with most is budgeting.

“Without budgeting you probably have no savings.” says Avara, “You need to know where your money's going. People are not aware. They put cash in their pocket and suddenly, it's gone. To find out where your money is going, every penny you spend, write it down. This will start an awareness of what you do with your money. Savings needs to be part of the budget! If you find you don't have enough to pay your bills, then you need to cut something out. You can't just whip out a credit card every time you're a little short.”

“Ultimately it's about value,” says Avara. “You start with your necessities, food, clothing, shelter. Do you value not being in debt up to your neck? Do you value that you have health insurance and can pay to go to the doctor? Do you value having emergency savings? Or do you want new clothes every week and an expensive car? It comes down to what is valuable to you. But it's still about financial literacy education so they can make these choices based on solid information.”

Avara is the author of *Just the Basics, Please*, for college students, now in its fourth edition.

“No big words,” laughs Avara, “You can read my book and do the assignment in six hours and get more in those six hours than you did in your entire 12 years of education.”

CUTV News Radio will feature Deb Avara in an interview with Doug Llewelyn on February 27th at 2pm EST.



Listen to the show on [BlogTalkRadio](#)

If you have a question for our guest, call (347) 996-3389

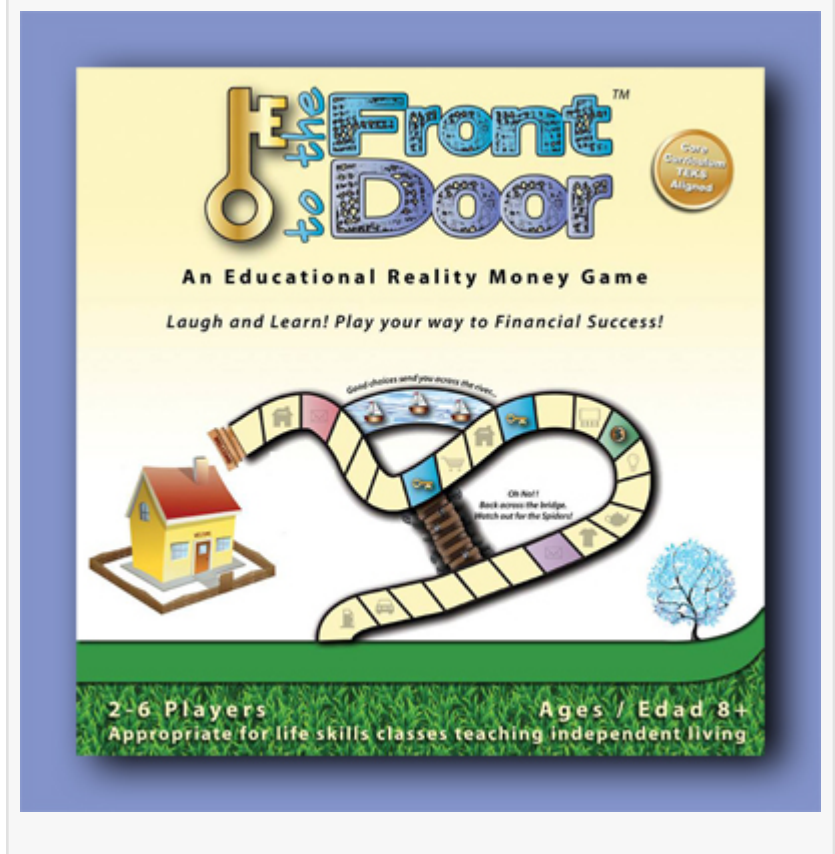
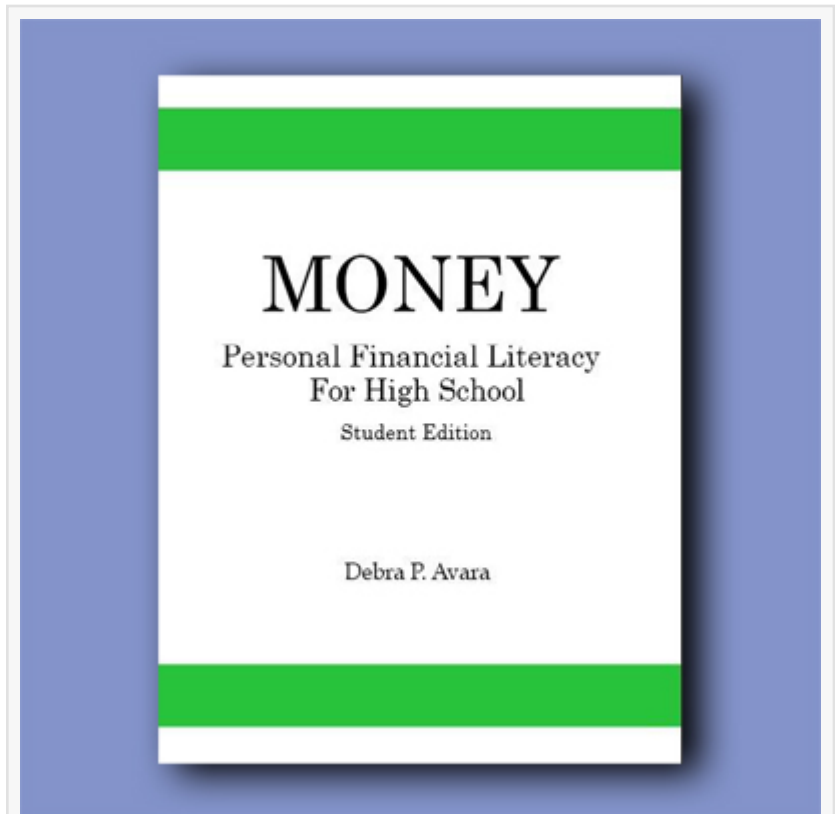
For more information on AE Money Quests, visit [www.aemoneyquests.com](http://www.aemoneyquests.com) and [www.debavarabooks.com](http://www.debavarabooks.com)

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