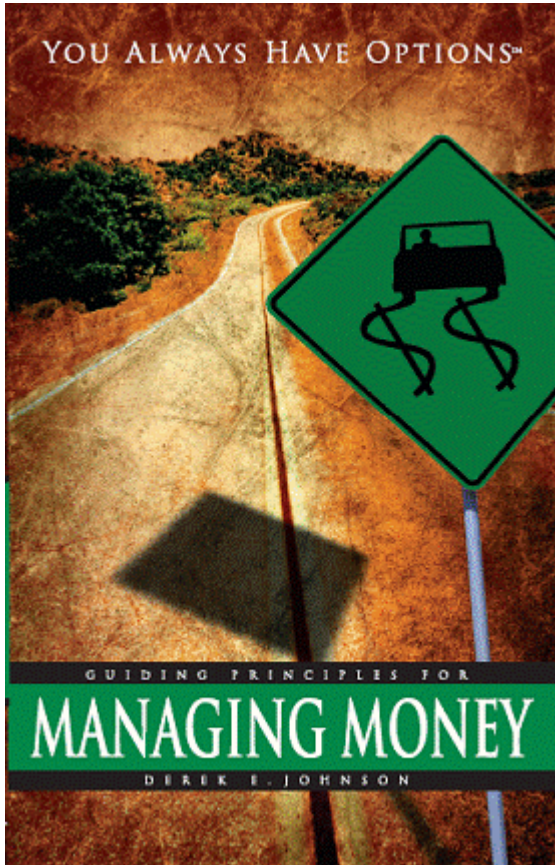


# you always have options<sup>SM</sup>

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## *Guiding Principles for Managing Money*



As we grow up, we can always look back to times in our lives when we say, "If I only knew then what I know now..."

You Always Have Options<sup>SM</sup> exposes young adults to principles that empower them to make better decisions. This book discusses many of the financial concepts that are not understood until it is too late to take advantage of them.

Understanding and building upon these principles is essential to ending generations of financial frustration. It is time that you take more control of your future. It's time you know your options.

Derek E. Johnson writes this book from lessons learned as a former student and the mindset of a

successful businessman. Derek is a graduate of Morehouse College and Georgia Institute of Technology where he earned both a Bachelor of Science in Mathematics and a Bachelor of Electrical Engineering, respectively. He also holds a Master of Business Administration degree from the Coles College at Kennesaw State University in Marietta, Georgia.

Derek has worked in various positions ranging from engineering to product managing software. He continues to explore other opportunities to share his talents and passion for empowering those around him. Derek is the founder of the You Always Have Options<sup>SM</sup> brand of products and services which makes people aware of the opportunities available to them and enables them to make choices that allow them to live healthy and productive lives.

*Guiding Principles for Managing Money*, (Published October 2006. ISBN: 0-9786197-0-6. 135 pages. \$9.95) is available from Unique Publishers and You Always Have Options at <http://youalwayshaveoptions.com>.

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