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The idea for TeenVestor.com is from Emmanuel Modu and Andrea Walker -- co-authors of three books about young investors and entrepreneurs: Mad Cash: A First Timer's Guide to Investing \$30 to \$3,000 (formerly published by Penguin/Perigee); TeenVestor: The Practical Investment Guide for Teens and Their Parents (formerly published by Penguin/Perigee and now published by TeenBusiness Media); and The Lemonade Stand: A Guide To Encouraging The Entrepreneur In Your Child (Gateway Publishers).

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When you start investing, it's usually a good idea to spread your risk by putting your money into a number of different products and asset classes. That way, if one investment doesn't work out as you hope, you've still got your others to fall back on. This is called 'diversifying'. Find out more in our guide below.

~~Investing – beginner's guide – Money Advice Service~~

3 Getting ready to invest 4 Saving versus investing 5 Getting started – discipline and planning are key 6 Define your goals and investment time frame 8 Decide if you need income, growth or both 9 Understand the risks 10 Diversify to minimise risk 11 Recognise the importance of cost and tax 13 Asset allocation 14 Understand asset allocation 15 Equities 16 Bonds 18 Property

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