A crash course on fast money

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Corkery/News

Lindsay Lohan's worth is estimated at \$50 million. And she's not even 21 yet. Click on the image to see the photo gallery.

Photo gallery: Timeline of a train wreck

Like "The Parent Trap," "Fully Loaded" is not just the subtitle of a Lindsay Lohan film.

It's an apt description of the troubled starlet's big fat bank account and the sloshed condition that got her busted for DUI after driving her Mercedes into a Beverly Hills palm tree.

Talk about a double whammy: Rich girl, poor judgment. It's a lethal combination, according to J.J. Burns, president of J.J. Burns & Company, a wealth-management firm.

"When you acquire so much wealth in such a short time, you simply feel impenetrable," he says. "You just don't understand what's going on in the real world."

Less than five weeks shy of her 21st birthday, Lohan's estimated worth has been reported to be a staggering \$50 million. She has been paid as much as \$7.5 million a picture.

When it comes to money, though, "she is an adult," says Burns. "She can hire and fire people and she can spend her money however she wants. If she wants to blow her \$50 million, I'd be happy to be part of the party."

As of yesterday and the beginning of her stint at the posh Malibu rehab Promises, partying is a thing of the past. The troubled actress, whose career zoomed after big-screen hits like "Mean Girls" and "Herbie: Fully Loaded," will need to find other outlets for her dollars.

Instead of cocktails, for example, Lohan could splurge on deluxe treatments at Promises, where a 30-day stay costs about \$48,000.

Regardless of money, Burns feels Lohan's plight is one shared by many Americans today.

"They're living lives of addiction - to alcohol, drugs, sex, gambling, lots of things. Some people can only get out by hitting rock bottom."

Or, as in Lohan's case, a palm tree.

Joe Dziemianowicz