

The Ultimate Guide To
PERSONAL FINANCE



By John Smith

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is the perfect graduation gift A quick and concise read This book will provide you with the essentials for success in your personal finances Aimed at graduates and young adults this book will provide a strong financial footing for the average individual AMERICA HAS A PROBLEM The statistics are brutal Almost two thirds of Americans can t pass a basic financial literacy test Nearly half of families have no retirement account savings at all And the total U S consumer debt is now 3 62 trillion Our students are not being taught about basic finance At some point our society stopped focussing on FINANCIAL RESPONSIBILITY and started emphasizing RAMPANT CONSUMERISM Savings rates are decreasing and consumer debt is rising We need to break this cycle GREEN ABOUT MONEY A Graduate s Guide To Personal Finance was written with the GRADUATE in mind but the principles in this book MUST be learned by EVERYONE It is never too late to learn about MONEY This book contains the building blocks of personal finance Budgeting Borrowing Spending Saving Investing AND MORE The purpose of this book is to educate and give the average individual the tools they need to succeed with their personal finances Young people have enough problems today money doesn t have to be one of them With a solid budget limited borrowing and a strong savings plan young adults can TRIUMPH over the statistics and build tremendous wealth for themselves This book highlights the effects of living within your means which includes steering clear of the pitfalls of the consumer debt lifestyle It s time to talk about money

Personal Finance Dan French,2010 This book is designed to provide students with information on how financial instruments work and to provide them with ample opportunity to practice making decisions using their acquired knowledge

Introduction to Personal Finance John E. Grable,Lance Palmer,2018-12-28 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey is designed to help students avoid early financial mistakes and provide tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course to topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals

Personal Finance for Professionals Susan A. Berson,2015 Young professionals can find themselves in a financial quandary enjoying relatively healthy paychecks for the first time yet in debt from student loans and without a strong grasp of basic financial literacy skills Lawyer and financial planner Susan A Berson s new book will help professionals in any field learn how to manage and control their money in simple easy to understand language

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