DOWNLOAD PDF THE COMPLETE GUIDE TO PERSONAL FINANCE

Chapter 1 : The Complete Guide to Personal Finance - MontanaLibrary2Go - OverDrive

The Complete Guide to Personal Finance For Teenagers and College Students is a reliable and relevant source of financial information in which young adults will find a.

Advertiser Disclosure Advertiser Disclosure: Many of the savings offers appearing on this site are from advertisers from which this website receives compensation for being listed here. This compensation may impact how and where products appear on this site including, for example, the order in which they appear. These offers do not represent all deposit accounts available. Click here to go to our Editorial and UGC disclosure. November 14, Investment There is a great deal of jargon associated with personal finance, and in order to make informed decisions, it is important to not just recognize some of that jargon but also to understand the concepts behind it. Here are some general investment and personal finance terms you must know: Basic economic terms Economics is a complex study, but here are some terms that are frequently used and that may impact your personal financial decisions: An economic or business cycle is a period of both sustained expansion and recession or contraction in economic activity - in other words, a period comprising a full range of economic conditions, both good and bad. GDP is a measure of overall economic output in an economy. It is usually reported as an inflation-adjusted rate of change, indicating either growth or contraction in the economy as a whole. Inflation is a measure of the change in aggregate prices across the economy. The most commonly reported measure is the Consumer Price Index CPI , which measures changes in prices of goods frequently bought by consumers. Inflation not only affects day-to-day cost of living, but is also a key concept for retirement planning because rising prices have their greatest impact over time. A recession is a sustained period of general decline in economic activity. As opposed to a slowdown, which means simply a slowing pace of economic growth, a recession is a period of negative growth or declining activity. Investments Investments range from safe vehicles that offer modest returns to riskier vehicles in which the potential for higher growth is balanced against the risk of loss. Here are some common investment terms: As contrasted with passive management, active management entails making regular buy and sell decisions based on a series of investment decisions rather than simply maintaining a prescribed portfolio of holdings with infrequent changes. A bear market is a period of sustained and significant decline in a financial market. The term is most commonly used in connection with the stock market. Since the stock market goes up and down every day, not every decline is considered a bear market. There is no one definition of a bear market, but a good way to think of it is as a decline so steep or so long that it takes a year or more for the market to recover. For example, a stock with a beta of 1. Beta is based on short-term fluctuations in value, and thus, it is not necessarily a measure of long-term risk or return potential. Bonds are debt securities, meaning that an issuer is receiving money up front in return for promising to pay the owner of the bond interest at regular intervals plus repay the principal on a set date. Bonds are often relatively good income sources, but their prices can rise and fall significantly. Bonds can range from the high-security of U. It can be a general indicator of the fundamental underlying value of a company, though accounting treatment can differ greatly from actual liquidation value. A broker is a financial professional or company that facilitates the buying and selling of investment securities. Note that while brokers may offer valuable advice and services, they often make money from the trading activity of their customers and thus their interests may differ from yours. In contrast with a bear market, a bull market is a period of a sustained rise in stocks or other securities. Owning a call option allows you to buy, or "call" from party that sold you the option a given stock at a specified price and within a finite period of time. If the stock has risen above that price, you may profit from the difference between the option price and the current market price. If the stock moves the other way, you do not have to exercise the option, but it will become worthless upon expiration. This makes calls a very risky investment because you can lose the entire amount you paid for them. Capital gain or loss. This is the difference between the sale price of a stock holding and its acquisition cost. If that number is positive, it is a capital gain. If it is negative, it is a capital loss. Certificates of deposit CDs. Certificates of deposit are bank pledges to pay a specified interest rate over a given time period. They are typically insured by the FDIC, but you should check in each case. Compared to other deposit vehicles such as savings accounts and money market accounts, CDs usually offer higher interest rates, but require you to lock up your money longer. Certificates of deposit usually require that money be committed for a specific period time. Discount brokers offer customers only rudimentary investment research and other services but sharply lower trading commissions. In contrast, traditional stock brokers offer more extensive services, and charge relatively high commissions to pay for those services. Dividends are cash payments by publicly-held companies made to shareholders, usually quarterly. It is important to note that not all stocks pay dividends. Those that do pay them do not guarantee that the dividend will not change or even be eliminated in the future. Diversification is a word used to describe the spreading of money out over multiple investments in order to reduce risk. The risk-reduction benefit of diversification is a function not just of how many securities you own, but also of whether those securities are subject to different economic forces. Early withdrawal penalty CDs. An early withdrawal penalty is the amount of money a person with a CD will have to pay if they take money out of the CD before the required term. Early withdrawal penalties vary from one CD to another, but are generally steeper for longer-term CDs. Corporate earnings represent the profit made by the company, essentially their revenues minus expenses. For publicly-traded stocks, the total earnings are normally communicated on a per-share basis. ETFs are mutual funds that are structured to comprise a broad range of securities representing a specified type of investment market. ETFs are ideal for investors who are looking for a cost-effective way to get general representation in a market without picking individual stocks. For mutual funds, expense ratio is the total annual percentage of charges to the fund, including management, record-keeping and marketing fees. Since different funds allocate expenses in different ways, the overall expense ratio is a key measure of the total cost of participating in a given fund. Flat-rate commissions are trading charges that are assessed as a fixed dollar amount per trade, rather than being based on the number of shares being traded. FOREX trading allows investors to attempt to capture increases or decreases in specific currencies as currencies of different countries rise and fall relative to one another. Be advised that this can be highly-risky trading appropriate for very sophisticated investors only. Buying a future means obtaining the right to purchase a given security at a specified price on a fixed date in the future. If the security rises to a higher price in the meantime, you benefit from being able to buy it at the specified lower price. However, if the security is trading at a lower price when the future security expires, you lose money by having to buy it at a higher-than-market price. Inactivity fees are chargessome brokers may enact for periods when you do not place any trades. It is a form of passive management in that it involves simply imitating a specific market index rather than making active decisions on individual securities. Since there is a wide variety of indexes used to represent domestic and foreign markets, the choice of which index to replicate is a key to this investment approach. While consumers are most accustomed to paying interest on mortgages and other loans, when investors buy bonds and similar debt-based securities, they become the lender rather than the borrower, and thus they receive rather than pay interest. It works to your advantage as an investor if interest rates fall after you have locked in a rate by buying a fixed income security, and it works against you if rates rise. Market rates are subject to change at any time, primarily because of changing expectations about inflation and the riskiness of the security. Maintenance fees are monthly fees financial institutions or brokers charge just for having an account open. This type of monthly maintenance fee is usually a fixed dollar amount. For brokers, these fees are in addition to commissions and thus it can be especially burdensome for small investors. Margin interest is the interest charged by a brokerage firm on the amount borrowed for margin trading purposes. The margin interest rates that stock brokers charge tend to be lower for larger amounts of borrowing, so margin interest rates can be especially steep for small investors. Because margin interest is a built-in cost of margin trading, the level of interest being paid is a key factor in the success or failure of this type of strategy. Trading on margin means investing with money borrowed from the brokerage firm. It is a way of leveraging a portfolio, which means to increase the potential risk and return. Because some of the money you are investing is borrowed, the gains and the losses on your investments represent a higher percentage of your actual investment. Besides representing higher risk, margin trading requires that the returns you earn must exceed the margin interest you are paying in order to earn you a net positive return. A market cycle is a period comprising a single bull market and bear market phase. It is a useful period for performance measurement because it shows how an investment vehicle has behaved through both favorable and unfavorable conditions. Money market accounts are similar to savings accounts in that they allow immediate though limited-frequency access to deposits. Because of that ready access, they typically pay relatively low interest rates. Money market accounts at FDIC-member institutions are covered by deposit insurance, and should not be confused with money market funds, which are mutual funds and therefore not covered by FDIC insurance. Mutual funds are pooled vehicles, meaning that several investors share ownership in the investments owned by the fund. They can pursue a variety of investment approaches that are described in a detail prospectus, and can be cost-efficient tools for allowing smaller investors to get diversified participation in a market. An online broker is a broker that offers accounts that are administered exclusively online, as opposed to through traditional branch offices. Because operating online allows these firms to avoid the overhead associated with staffing physical brokerage offices, online brokers often offer deeper discounts than other brokerage firms. Options, such as puts and calls, give you the right to buy or sell a particular security at a set price within a specified time frame. This can allow you to benefit from price movements with very little upfront investment, but the trade off is that these securities pose a substantial risk of losing your entire investment. Passive investing is an approach, such as indexing, that calls for maintaining a broad representation of a given type of investment, rather than actively making a series of individual investment decisions. This ratio shows how high a stock is priced relative to its earnings. Owning a put option allows you to sell, or "put to" the party that sold you the option a given stock at a specified price and within a finite period of time. If the stock has fallen below that price, you may profit from the difference between the option price and the current market price. This makes puts a very risky investment because you can lose the entire amount you paid for them.

Chapter 2 : The Complete Guide to Savings Accounts | Investopedia

The Complete Guide to Personal Finance For Teenagers and College Students By Tamsen Butler Atlantic Publishing Group, Inc. Reviewed by Angie Mangino Rating: 4 stars The personal finance education Tamsen Butler provides in this guide is not a boring course by any means.

Passionate about helping people make smarter financial decisions. You can contribute your thoughts like Kenneth here. It may seem a daunting task to start managing your own money. We aim to share only what is essential, answering questions that beginners often have. Ultimately we feel that this is the most realistic path to getting you to a solid foundation in your financial planning journey. At the end of the series, you should feel that it is indeed possible to start now with several key actionable items at your side. Also if you may want to download the simple checklist above, you can do so at this link. The Seedly Money Framework Step 1: Cut your monthly expenses It is most effective to look at a monthly time frame simply because most people get their income salary or dividends on a certain date. From there, it lasts until that same date next month. Download your latest bank statements from your main spending account and scrutinise them. Start simple, by looking for creative ways to cut at least ONE of them by the following month. For fixed expenses like phone bills and utility bills look for ways to get the best deal. After which find ways to optimise your utility consumption. For variable expenses needs and wants these are the key ones to start reviewing how you should be spending your hard-earned money. Avoid things that are heavily discounted and sale items and focus more on the utility of these items. This happened to me recently where I was considering getting another set of shirts online. Consumerism at its best. It may be from a bank, CPF or parents. One should aim to clear this within a 2-year time frame. Being in debt does not mean that it is a bad thing, it simply means that you have a continuous outflow which draws away at your monthly cash reserves that would otherwise have been put to other uses. There are tips around this whereby financial bloggers recommend to take another personal loan to pay off tuition fee loan. Some users actually recommend paying the card off in a weekly time frame now you can do this online Credit card companies prey on late fees billed weekly and interest fees which tend to compound. In Singapore, take advantage of the competitiveness of the banks where the annual card fees are usually waived for up to 2 years and you can call to waive as well. Most companies will allow you to waive them off if you have been spending on that card regularly. You can watch this video here where they discuss the concept of how your card fees can really sky-rocket in the 3rd segment of the show! Get protected with basic insurance Insurance in its simplest definition is simply a protection from some form of financial loss. Read more on what are the key insurance policies you should buy. Think of this as a risk management tool. Healthcare insurance Hospitalisation and Surgical should be your top priority. Usually, most insurance agents push certain products like mad because they get ridiculously high commissions from them. Develop the willpower to save and invest. A term that financial savvy people like to use is BTIR Buy term and invest the rest, more on this in the investment section where we talk about basic ETFs and how to get started on them. Most financial savvy people again never buy a whole life insurance but rather just term life insurance. This is because beyond a certain age, 65 usually, your coverage ends, but premiums are way more affordable. For whole life, the premiums are heavier with coverage till death if you continue paying for your monthly or yearly premiums which will grow exponentially as you age. And beyond that, you would probably have kids or have amassed enough passive income to cover for that. How Insurance Saved My Family where I discuss what happened to my dad, who got hit by a taxi and got stage 4 brain cancer before 55 years old. Another approach is to buy a whole-life when you start having a family. This way, in the event that you pass on, your coverage is guaranteed. Think twice about buying investment-linked insurance ILP or endowment funds. Firstly, the insurer never guarantees basic returns but instead charge exorbitant fees. Especially for men who served national service, you will most definitely be covered by the AVIVA group term insurance. You should NOT cancel this amazing deal you earned for serving the nation. When you start to receive your salary from your employer, look out for the payslip. Your CPF is primarily a nest egg which is a pool of funds for you to use for purely essential things eg. Retirement, Housing, Healthcare, etc. You can read more about the details here: CPF is actually a very good plan which many financial savvy people in Singapore use to their advantage. Returns on these amount of money actually beat the market inflation numbers by a good amount. Thus, this should be a vital component for any Singaporean to get started and track over the years. Refer to the step 1 of cutting expense for some tips and budgeting strategy. Some readers actually advise that once you hit your rainy day fund amount, you should look to invest the rest. A rainy day fund is defined as an amount of cash stored in a liquid format eg savings account, or SSB where it allows you up to 3 to 6 months of your monthly expenses. This is a precaution in case something horribly goes wrong or you get retrenched in a bad market. Do note, your rainy day fund changes at different life stages, eg when planning for a wedding or when you start a family as the committed expenses changes accordingly. The 20s is actually the best time to start building up your wealth and habits. That being said, there are a ton of young adults who live paycheck to paycheck without much savings. They are simply forced to earn that monthly paycheck simply to keep up with the high-end lifestyle. That is not ideal and I think for obvious reasons. Every dollar spent is one less to help you generate returns. Grow your passive income Investment is often a very over-used word. Here is the best definition of it when it comes to personal finance. With every dollar invested, it generates some form of return. Here is the best part, it does not have to be complicated. Understand what ETFs are: As financial savvy readers say and investment gurus preach: Let time be on your side, compounding works wonders. No amount is too small. A general approach to investing is easy: There are many courses which aim to teach you how to trade FOREX or stocks and especially with multiple testimonials etc. These courses are really running a business which feeds on greed and instant satisfaction. Avoid investment products being sold by insurance companies, a friend had a good adage for this would you trust a 2-in-1 hair shampoo and body foam to do a good job? Learn some basic vocabulary, it will probably take you half a day. Like, what is the difference between an ETF, an index fund, a mutual fund? Here is a simple checklist for you to think about the key ideas you can choose to accomplish we recommend at least one item in each section. Conclusion So with that being said, life is only getting started for you, and you should be really excited. We believe that this is all you need to thrive in the working world financially. With these ideas, you should have learned the most important money habits and lessons when it comes to starting your own learning journey. Like what you see? Show us some love!

Chapter 3 : The Complete Guide to Personal Finance: For Teenagers and College Students by Tamsen Bu

Personal financial planning is the process of establishing your own financial goals and finding a way to reach them. It is an ongoing process that involves examining all existing resources, developing a plan to use them, and systematically implementing the plan to achieve your goals. While teenagers.

This post is a great way to start off in the right frame of mind for increasing wealth and getting out of debt by setting personal finance goals. The first problem, and probably most important, is failing to set financial goals. Goal Setting Guidelines Yogi Berra said it best, many years ago. You have to plan ahead and set goals to be successful. The best way to approach setting financial goals is through the S. Specific â€” Goals need to be detailed and specific. Measurable â€” Goals need to be measured. Again, generalities do not work. After you conquer the that goal, set another and keep building. Relevant â€” Make goals that are relevant to your life. Time-bound â€” Give the goal a due date. Without one, nothing will get done. Defining Financial Goals The first part in setting financial goals involves figuring out what matters the most to you. Having everything you want is simply not possible. That is why financial goals are necessary. They force us to prioritize and focus on what is most important. For me, the goal defining process looks like a brainstorming session. I like to grab a sheet of paper and brainstorm with Vanessa. Good, bad, who cares. Here are a few questions that might get you thinking: What is your total household income and target savings rate? Or do you feel they are wasteful? How much money do you need to save before you feel comfortable leaving your job? If you had 6 months to live, what would you do with your time and money? Instead, it helps to build a system based on timing and importance. In terms of timing, I like to set three groups. Short Term Goals â€” These should be goals that need to happen within 1 year. Often times these will be the most urgent goals, like getting rid of consumer debt. Medium Term Goals â€” Keep these goals within a 5-year window. Long Term Goals â€” This includes all goals that are more than 5 years out. Perhaps an education fund for children, paying off the mortgage, or achieving financial freedom. All these goals should be intertwined. Short term goals are the basis for longer term goals. Within each time frame, rank goals by importance. Sometimes you will have to deal with something that is urgent, like thousands in credit card debt, so you can move on to something else, like saving for retirement. Feel free to modify this list to fit your own situation: Short term 12 months or less: Your own goals could look similar, or very different. What matters is working towards the goals that will bring you satisfaction. As you work toward each goal, make sure to document the process. Because you followed the S. T guidelines while setting financial goals, you will have specific, measurable goals to complete within a given time frame. Summary As a quick review, here are the steps that I recommend you take: Understand and commit to setting S. T financial goals Brainstorm financial goals with your spouse if you have one Write down financial goals Sort goals by time horizon: Do you have a method of your own? Post courtesy of the Cash Cow Couple blog, voted the best personal finance blog of by Wallet Hub.

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Chapter 4 : The Complete Guide To Winning Your Personal Finance Game In

Written for teens and young adults, The Complete Guide to Personal Finance for Teenagers and College Students will show how to get and manage credit, make and stick to a budget, and how to determine your needs versus your wants.

F Table Of Content I. Exactly What Is Personal Finance? Personal Finance Is for My Parents. A Look at Where You Are. A Personal Finance Test. Taking a Look at Your Bank Accounts. Another New Bank Fee? Credit Cards and Debt. Keeping Your Credit Cards Safe. Timeliness Is Next to Godliness: Paying Off Your Debt. Finding a Place with the Right Zip Code. Doing the Apartment Thing. I Gotta Pay for That, Too? Cruising the Auto Industry Landscape. Planes, Trains, and Automobiles. New or Used, Big or Small? What Do You Have? Looking at Your Options. What Do You Need? Everybody Needs a Budget. What Your Budget Should Include. Software and Websites for Budgeting. Getting Into the Swing of Savings. Are You a Saver or a Spender? Getting Into a Savings Mindset. Tips for Saving Money on Almost Everything. Building a Credit History. Knowing When Enough Is Enough. Your Credit Report and Credit Score. Life Is Better in the Tropics. Getting Your Own Place. Preparing Your Tax Returns. Looking Out for What You Have. Welcome to the Insurance Jungle. My Mama Told Me: You Better Shop Around. The Game of Life. Wants Me to Move in with Her! Will You Marry Me, Bill? Retirement Funds in the Modern World. Doing It on Your Own. Investing Beyond Retirement Accounts.

Chapter 5 : racedaydvl.com | The Complete Guide to Personal Finance: For Teenagers and College Stude

The Complete Guide to Personal Finance for Creatives & Entrepreneurs Money is a taboo topic for many people and in many cultures. We shouldn't talk about how much we make, how much we spend, and even what we think about money.

This guide will teach you everything you need to know about how savings accounts work and give you more details on why you might want to open one. It will also point out where savings accounts fall short and how you can do better. What Is a Savings Account? A savings account is a record of the money an individual holds in an interest-bearing deposit account at a bank. Two key features set savings accounts apart from checking accounts. First, savings accounts generally pay a higher interest rate than checking accounts. If a checking account pays 0. The interest rate depends on the bank, on economic conditions and, sometimes, on how much money is in the account. Second, savings accounts limit the number of certain types of transactions the account holder can perform each month because of a Federal Reserve rule called Regulation D. Limited transactions include transfers between accounts, bill payments, overdrafts, and check or debit card transactions. Why would you open a savings account? A savings account is the third-most accessible place to keep your money after cash and checking accounts. Having savings set aside also gives you at least a partial solution to various problems that might come up in your life, such as a car repair, an emergency vet bill, a medical bill or even unemployment. Then gradually set the bar higher: Taking money out of your savings account to pay for these things is a much more affordable and reliable solution than using a credit card. Credit cards tend to have high interest rates, and once you start carrying a balance, compound interest can make it hard to dig out of debt. To learn more, read our tutorial, Savings Accounts What Are the Types of Savings Accounts? A plain vanilla savings account is simply one that pays you a flat rate of interest no matter how much money you have in your account and has the restrictions mentioned above on how often you can move money into and out of your account. The purpose of linking your accounts is to allow you to quickly and easily move money between the two accounts. A linked savings account may earn you a higher interest rate because the bank may take the combined balance of your checking and savings accounts into consideration when determining what interest rate your balance earns. A savings account that earns a higher interest rate at higher balance levels is called a tiered-rate account. You might, for example, earn 0. Tiered rates reward customers who keep high savings account balances. But consumers should be careful not to keep more money than they need for a six-month emergency fund in their savings account because they could be earning a higher interest rate by investing the excess. The interest you earn on your savings is, unfortunately, taxable in most cases, making it even harder to keep up with inflation. Certain accounts, such as health savings accounts, get around this problem see Tax-Free Savings Accounts and Instruments. These options have more requirements than a regular savings accounts; for example, to contribute to a health savings account, you need to have a high-deductible health insurance plan. Some banks and credit unions offer Christmas club or holiday savings accounts specifically to help people save for the holidays. Interest is the money a bank pays you in exchange for keeping your money there. Banks can afford to pay interest to depositors because they make money by lending out deposits to other customers as personal loans, mortgages, lines of credit, small business loans and more. The amount of interest banks pay their savings account customers is one way banks compete with each other for business. A monthly maintenance fee could easily cost more than the interest you earn. That will make your money grow faster, and you will end up with more money in your account. There are days in the year, so you earn 0. That means your interest for Jan. You have options when choosing where to open a savings account. You can choose a bank or a credit union, and you can choose an institution that offers physical branches or one that only has an online presence. Vio Bank was offering 2. You could do even better at Northfield Bank, which was offering a 2. Other institutions that paid higher interest had no minimum balance requirements. But the remaining account balance would only earn 0. As a result, you might not come out ahead with a deal like this depending on how much money you deposited. Credit unions, unlike banks, have membership requirements. Some are open to everyone, and some are open only to members of certain groups, such as military service members and their immediate families. Despite these restrictions, many people prefer credit unions to banks because they can be more customer focused as opposed to shareholder focused. What about the online-only vs. The interest rate that a savings account pays depends on two interest rates set by the Federal Reserve Bank: The fed funds rate is the interest rate banks charge to lend money to each other. The discount rate is the rate banks pay to borrow money from the Federal Reserve. The Federal Reserve lowers these rates when it wants to stimulate economic growth and raises them when it wants to curb inflation. As of October , the federal funds rate had a target range of 2. For more details, see What economic factors affect savings account rates? What features do these accounts offer, and are they really that much different from a regular savings account? Or are they just a marketing gimmick? But it offered a laughably low interest rate of 0. Savings accounts for children can be a great way to teach your kids about banking and about the importance of setting aside money for the future. That being said, if your child will only be keeping a small sum in the account and your main goal is to use it as a learning tool, a low interest rate might not be a deal breaker. Instead, prioritize accounts with no minimum deposit requirement and no monthly fee. Once your child has saved enough for the interest rate to matter, you might consider introducing him or her to other low-risk but higher-earning savings vehicles, such as CDs and U. This knowledge will serve your child well throughout his or her life. Health Savings Accounts A health savings account HSA is available to anyone with a high-deductible health insurance plan. If you have a plan that meets these criteria, you can open an HSA. This account comes with a major benefit: You get to fund it with pre-tax dollars. The money you deposit can be used to pay for deductibles, copayments, coinsurance and some other medical expenses. You can also invest the money and let it grow without paying taxes on your earnings â€" as long as you only withdraw the money for medical expenses. You can even use an HSA as a long-term investment to supplement your retirement savings. The stability of the U. As a foreigner residing outside of the United States, the easiest way to open a U. Your home country may be able to provide the identity verification that U. Foreigners who are already in the United States or who will be traveling here soon may find it easiest to visit a bank branch in person to open an account. First, find out what documentation the bank will require you to submit. Bring originals, not copies. You may also need proof of address, proof of funds and proof of employment. Citizens of certain countries that the United States is not on good terms with may not be able to open a U. Americans who live abroad or who travel overseas frequently may find it easier to have a local savings account. Before you hop on a plane, make sure to pack the documents the overseas bank will require for you to open an account. Learn more in Foreign Savings Accounts: Should You Open One? The Bottom Line Opening and managing a savings account is easy to do.

Chapter 6 : Book Review: The Complete Idiot's Guide to Personal Finance in Your 20s & 30s - AOL Financ

At the end of the series, you should feel that it is indeed possible to start now with several key actionable items at your side. If you are keen to jump the line and learn from the community by asking questions, you can join our friendly Personal Finance Singapore Community here.

Chapter 7 : The Complete Guide to Setting Personal Finance Goals - MoneyThumb

Written for teens and young adults, The Complete Guide to Personal Finance for Teenagers and College Students will show how to get and manage credit, make and stick to a budget, and how to determine your needs versus your wants. You will learn how to pay for a car, save for college, and how to avoid the pressures of consumerism and common.

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The Complete Guide to Personal Finance: For Teenagers is a reliable and relevant source of financial information in which teenagers will find a wealth of useful information.

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DOWNLOAD PDF THE COMPLETE GUIDE TO PERSONAL FINANCE

Live on rent Buying a house is one of the most important financial decisions of our lives. The proverbial saying "having a roof over one's head" has an emotional appeal to it.