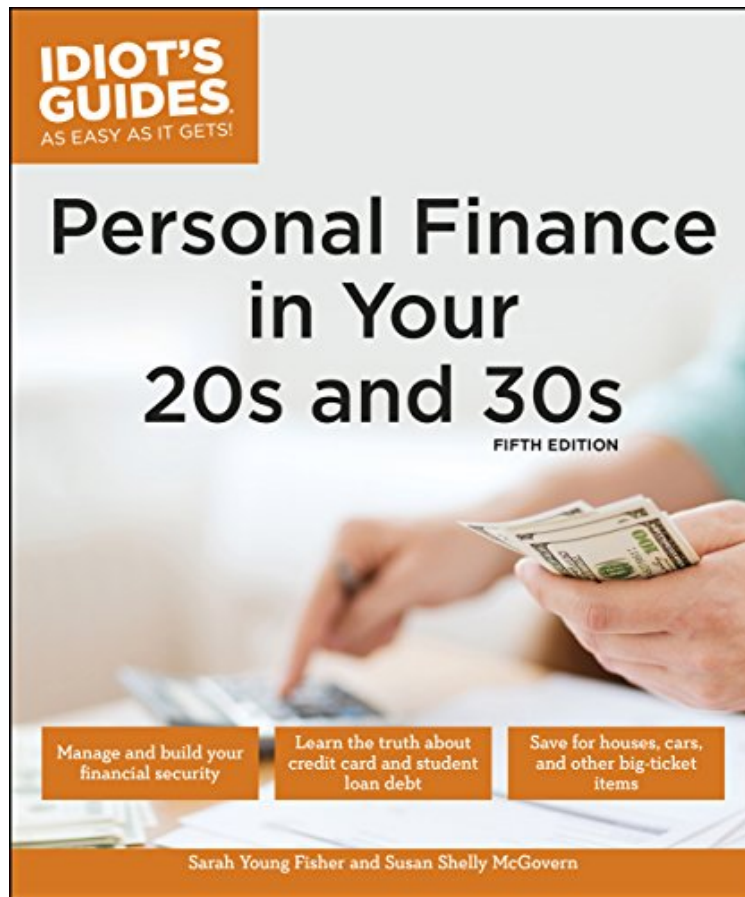


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Revised and updated, this new edition of Idiot's Guides: Personal Finance in Your 20s and 30s, Fifth Edition, explains all the basic information you need to get started in life and plan for your future. You'll learn how to manage all aspects of your personal finances, as well as enhance your financial plan to yield better returns on your investments.+ The basics of personal finance, such as creating and following a budget, learning how to maintain a healthy savings, and building an emergency fund.+ Up-to-date look at internet and online banking and choosing the best account options.+ The truth about credit cards, how to wisely use them, and how to pay off debt wisely.+ Creative ideas for developing a

plan to pay off student load debt and understanding your choices if you choose to further your education.+ Ways to make wise choices on big purchases such as homes and transportation.+ Tips on how to make the right choices when you're unemployed or underemployed, short on assets/funds, or lack employer-sponsored healthcare options.+ A thorough explanation of 401(k) plans, individual retirement accounts (IRAs), and how to make the most of them.+ The basics on investing your money wisely.