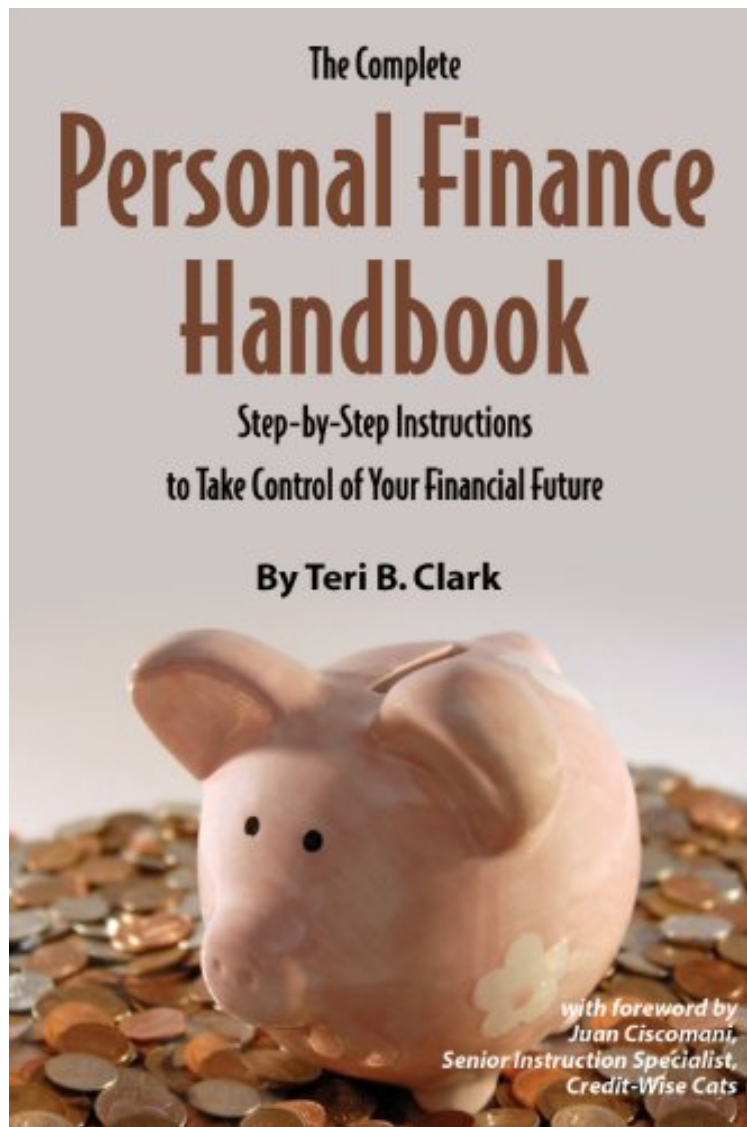


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The Complete Personal Finance Handbook: Step-by-Step Instructions to Take Control of Your Financial Future

Teri Clark

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information seems to be the authors personal opinion. For instance she talks about debt to income ratio. I bought this book to learn more about building credit and debt/ income ratio. I pretty much just wanted to know exactly what it is and how it works. Then I wanted to decide what to do from there. In the book she explains debt to income ratio but she explains it using all of your debt not just what banks consider debt. Now I understand that this is helpful, but I wanted to learn more information about what banks think....not what you think. So I ended up having to use the internet to find out what the banks consider debt. Failure in my opinion.0 of 0 people found the following review helpful. An Excellent Raw Beginner's GuideBy PDAThis is an excellent guide to what you have to know to organize your personal finance goals, achieve them and succeed as a savvy consumer of, and investor in, financial products. This is not an education unto itself, it is the first step in beginning and properly focusing your ongoing education in handling your finances in the best way to create long term financial gain, even if you are just starting out and not making much money.Well worth the money. You could pay a financial adviser or take an expensive weekend course and not do as well as just reading and applying this material.Remember though, it just gets you started in the right, gainful direction. It's for 'raw beginners'. It doesn't really teach you how to do anything, it teaches you all the things you have to learn to do to make sure you are always on a gainful financial course throughout your lifetime.0 of 0 people found the following review helpful. Sound Guidance!By Sassz1In our current economic climate personal finance has become the priority of many. Pitfalls abound, so the need for sound financial guidance is critical for all consumers - those who are financially sound and those navigating rough waters. In order to prevent financial disaster, or recover from one, it is imperative that we learn to control our money so our money doesn't control us.The Complete Personal Finance Handbook: Step-by-Step Instructions to Take Control of Your Financial Future begins with the logical first step of creating and analyzing a budget. That information is supplemented in the next chapter on banking; the author helps you navigate the banking system and gives sound instruction on keeping your accounts balanced to keep your budget in tact.The following chapters on saving, wealth management, insurance, and retirement are designed to help you keep more of your money and put it to work. Then, The Complete Personal Finance Handbook: Step-by-Step Instructions to Take Control of Your Financial Future addresses the wise use of credit, how to avoid bankruptcy, and improving your credit history if you have already made some mistakes.The chapter on buying a home is particularly relevant since so many are making their first foray into real estate. The Complete Personal Finance Handbook: Step-by-Step Instructions to Take Control of Your Financial Future is an invaluable primer for the first-time home buyer to navigate the terminology and processes involved in buying a home.The included appendices in The Complete Personal Finance Handbook: Step-by-Step Instructions to Take Control of Your Financial Future give the readers sample documents, checklists, and worksheets to manage every aspect of your finances.Knowledge is power, and The Complete Personal Finance Handbook: Step-by-Step Instructions to Take Control of Your Financial Future gives you the power correct or improve your financial future whether you are financially stable or financially troubled.

Personal financial planning is the process of establishing your own financial goals and creating a way to reach them. The ongoing process involves examining all existing resources, developing a plan to use them, and systematically implementing the plan to achieve your short and long-term goals. They must be monitored and reviewed periodically to make adjustments to assure that they continue to move you toward your financial goals. Your family's financial future depends in large part on decisions you make and steps you take today. Busy, successful people are often so involved with day-to-day personal and business responsibilities that they don't take the time to plan their own financial future. And unfortunately, financial security and sound investments rarely happen by chance. This new book, written in easy-to-understand terminology, will guide you on the way to financial security for you and your family. You will learn the personal financial basics of budgeting; insurance; marriage, single, and divorce financial solutions; health care possibilities; retirement planning and saving; wills and estate planning; managing and eliminating debt; solving your credit score and credit issues; and home ownership. You will avoid legal issues, obtain documents you need to have, deal with mortgages, taxes, and tax planning. You will invest your money using the latest strategies while responding to life events, starting a small business, getting college financial aid, avoiding debt and bankruptcy, and borrowing money. The new areas of concern are explained: elder issues and identity theft worries. The companion workbook on the CD-ROM contains worksheets, charts, and quizzes to help you set financial goals, budget, find how to reach those goals, set retirement planning goals, and determine the best savings and investment strategies that fit your situation.The companion CD-ROM is not available for download with this electronic version of the book but it may be obtained separately by contacting Atlantic Publishing Group at sales@atlantic-pub.com.Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you

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