

## PERSONAL FINANCE 101 Course Workbook

Created by Carrie Friedberg

# **Personal Finance Complete Workbook**

**Jason Rich** 

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boy or girl should be an exciting time of celebration not cause for worry about how you re going to pay for feeding clothing and caring for your new bundle of expenses The average family will spend between 11 000 and 16 000 during a new baby s first year and more than 200 000 before a kid's eighteenth birthday Unfortunately a second child only doubles your costs with little economy of scale for each additional baby Before you start using these statistics as birth control take a deep breath and know that you can have a family and make a comfortable future for your children while saving for your own important goals The Wall Street Journal Financial Guidebook for New Parents shows you the way with information on how to Safeguard your child s well being with wills trusts and life insurance Best weigh your child care options and decide whether to go back to work Save on taxes with child friendly tax credits and deductions plus tax advantaged benefits at work Manage your family s health care costs Save for long term costs by setting up a college fund Spend smart and save money at every stage of your child's development Continue to contribute to your own retirement savings From maternity and paternity leave to flexible spending accounts to 529 college plans The Wall Street Journal Financial Guidebook for New Parents provides all the information you need to meet your child's expenses while also protecting your family s financial security Street Journal. Guide to Starting Your Financial Life Karen Blumenthal, 2009-04-07 Your Road to Lifelong Financial Independence It is about time you felt empowered to better manage your money because in tough economic times more than ever your financial freedom depends on making smart choices But it s hard to know where to begin especially when you re just starting out And of course it only gets more complicated as you go through life How do you establish good credit Do you buy or rent What kinds of health coverage do you really need How do you actually stay afloat in an uncertain market The Wall Street Journal Guide to Starting Your Financial Life gets you off on the right financial foot from tackling everyday choices like cell phone plans and pet ownership to big decisions such as smart investment strategies and buying a car or a house You ll learn How to open your first checking and savings accounts get your first credit card and establish good credit The ins and outs of starting a job including information about taxes choosing health insurance options and saving for retirement How to budget for big purchases and expenses such as paying off student loans buying a car and affording your housing Strategies for buying the little things you want and need without going broke The basics of investing how to manage an inheritance and the documents you need to protect your assets This valuable resource puts you in the driver's seat so you will be in control of your money and on your way to achieving lifelong financial independence across any economic terrain **Complete Book** of Dirty Little Secrets From the Credit Bureaus Jason Rich, 2009-04-01 Bestselling author Jason R Rich joins forces with top credit experts to bring you this insider s guide to credit Revealing jaw dropping secrets strategies and tools Rich and his team of industry insiders show you how to get out from under any credit crunch and get back in control of your financial future in less than 12 months Discover how to increase your credit score remove incorrect and negative information from your credit reports rebuild destroyed credit and ultimately save hundreds possibly thousands of dollars every month Boost

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