



PERSONAL FINANCE 101

Course Workbook

Created by Carrie Friedberg

Personal Finance Complete Workbook

Sheryl Garrett



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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

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