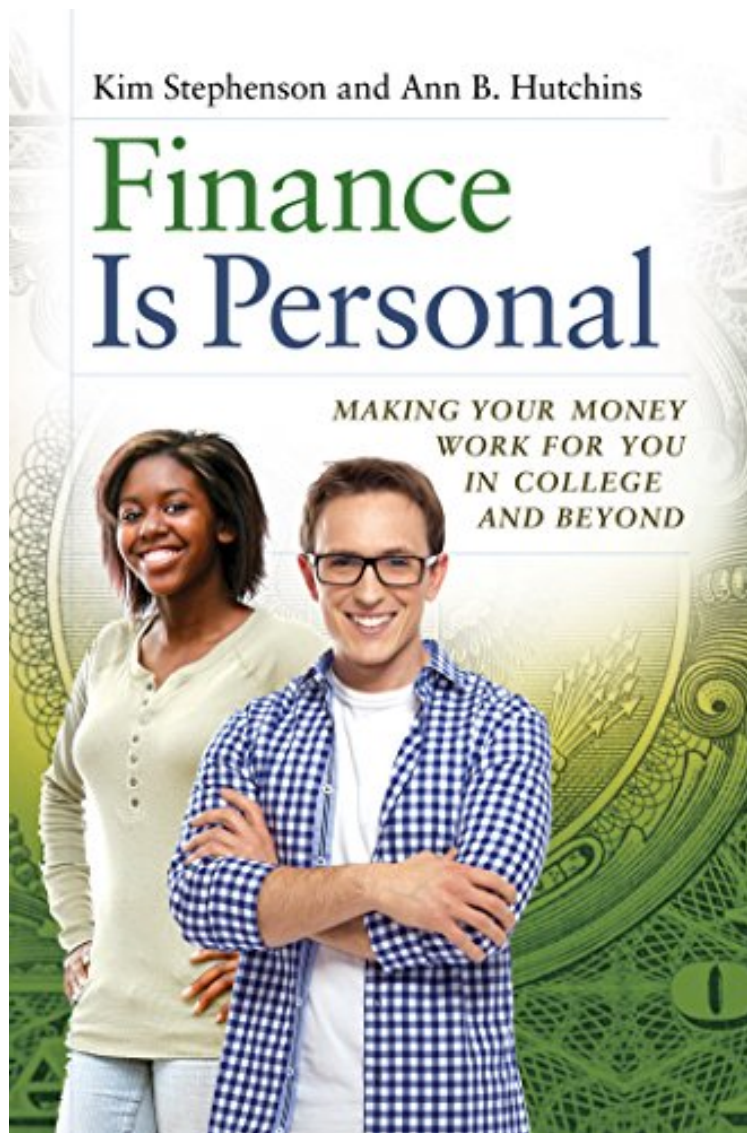


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Finance Is Personal: Making Your Money Work for You in College and Beyond: Making Your Money Work for You in College and Beyond

Kim Stephenson, Ann Hutchins
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1 of 1 people found the following review helpful. Unique BookBy CustomerThis wonderful book that Stephenson and Hutchins have written is unique amongst all the books on personal finance. They start by focusing on the individual who is reading the book, what is uniquely important to that individual. From the perspective of that indispensable foundation (What Does Money Mean to You? and Setting Your Goals), the authors present the nuts and bolts of personal finance as tools each individual can use to build a life in alignment with his or her own values and dreams. Clear, well written with a good sense of humor, and full of practical advice, this is the book I will recommend to people of all ages who are ready to take control of their personal finances.0 of 0 people found the following review helpful. Terrific!By Christine S.Valuable information!1 of 1 people found the following review helpful. dig deep into what makes them happy, andBy JBoxBeing in home finance as a home loan officer and working on an application to help others save money towards goals that matter, I was excited to read this book. And, I wasn't let down. The authors do a superb job of helping the reader first think through their goals, dig deep into what makes them happy, and, ultimately, determine what they want out of life. They work hard to free the reader up from restrictive and often financially (and emotionally) costly cultural norms --- Reminding the reader, this is about you. There isn't one path for all. There is a unique path for each of us. This quote from the book seems to sum up their position well -- "But if you have to force yourself to study something you hate for 4 years to be able to do a job you hate for 40 years to be able to buy a Mustang because a guy in the dorm room bought a Corvette, that's crazy." Thus, it is worthy of thinking through that ideal future, then working into the best way to achieve these goals through the lens of finance.I see this often when people walk into my office to purchase a home. It becomes apparent really quickly whether they are buying because they believe in it and feel like it is the best next step for them OR it is an idea planted in their head by others. One is setting them self up for success and contentment. The other is on a path of confusion, uncertainty, and living someone else's dream.Books like these are a huge value to our society, heightening the chances more of us walk through life with a great relationship with both our money and our inner compass. Might they work hand and hand.

This groundbreaking personal finance resource shows you how to manage thinking, feelings, and behavior so that you can handle your money to get what you want---not what someone else thinks you ought to have to be happy.bull; Focuses on the reader's own situation and issues and provides practical knowledge and advicebull; Shows readers how to work out what they really want their money to do, how to set goals for what they want, how to build financial plans to achieve those goals, and how to stick to their plansbull; Connects older traditional knowledge with the latest research in neuroscience and psychologybull; Explains why the reader might think in a particular way so that he/she can understand that to be human is to be complex and sometimes irrationalbull; Links areas such as visioning, goal setting, deferring gratification, financial planning, and behavioral change, and sets them into a context so the reader can understand, remember, and use the ideas

"Stephenson and Hutchins blend financial acumen with sound psychology in a seamless way. Their book explains complex topics in a very accessible form, offering guidance to the college student population in an engaging manner that speaks directly to their issues and concerns about where they are going and why, and how they can manage their money to achieve their aspirations." (Clive Fletcher, Emeritus professor of psychology, Goldsmiths' College, University of London)"Stephenson and Hutchins are financial wizards who know something extremely important?they know that money isn't everything. Finance Is Personal will help you connect with what really matters and make financial decisions that serve your deepest values and highest priorities. Reading this book is like having a wise, kind, and determined coach at your side. This kind of guidance is rare and potentially life changing." (Dave Mochel, CEO, Applied Attention Consulting)"Although some of the most important decisions we make in life are financial, most people rely on their intuition rather than reason. In Finance Is Personal, the authors digest key findings from psychology to help readers leverage their natural style, preferences, and values in order to make more effective and profitable choices. This book will do more to increase young people's financial IQ than any formal course, MBA, or business experience?a must read!" (Dr. Tomas Chamorro-Premuzic, professor of business psychology at University College London, visiting professor at Columbia University, vice president of research and innovation at Hogan Assessments, and cofounder of metaprofiling.com.)"Stephenson and Hutchins provide a wonderful and valuable discussion of personal finance. This book is highly understandable and substantive for college students learning about finance for the first time. The authors present a well-balanced approach between academic findings and application of this subject matter." (Victor Ricciardi, coeditor, Investor Behavior: The Psychology of Financial Planning and Investing)About the AuthorKim Stephenson, CPsychol, ACII, Dip PFS, is director of Stephenson Consulting.Ann B. Hutchins, CFC, ACC, is the principal of Ann B. Hutchins Financial Coaching.