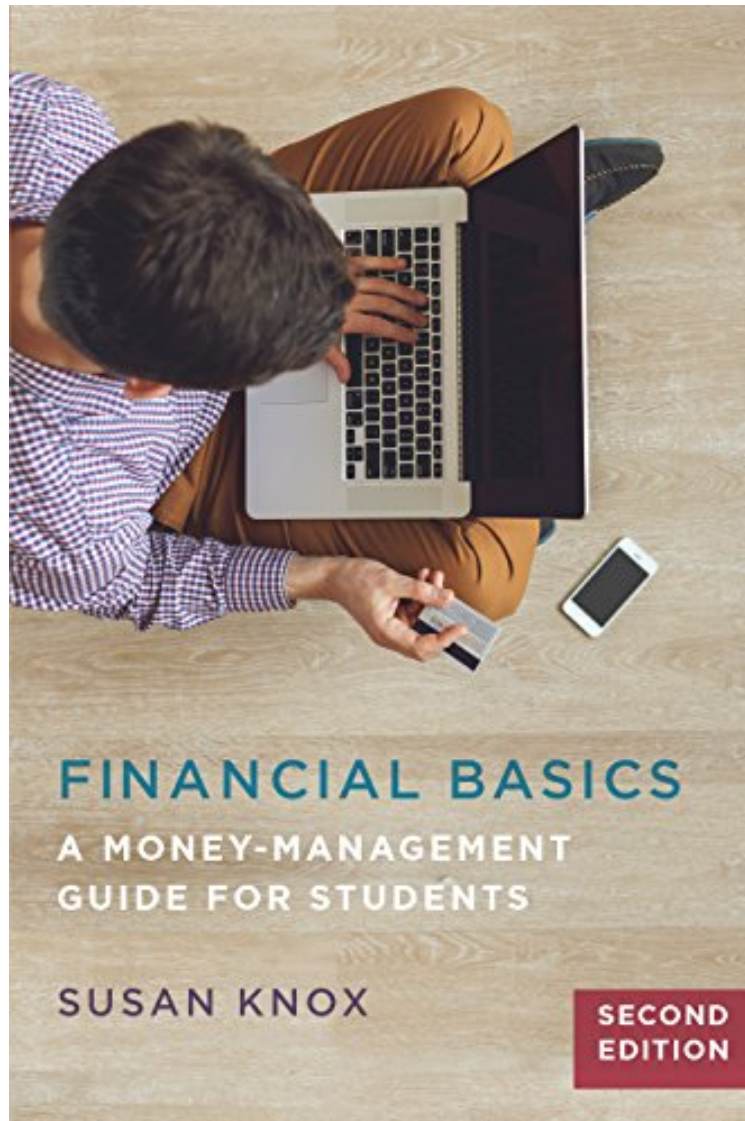


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Financial Basics: A Money-Management Guide for Students, 2nd Edition

SUSAN KNOX

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SUSAN KNOX : Financial Basics: A Money-Management Guide for Students, 2nd Edition before purchasing it in order to gauge whether or not it would be worth my time, and all praised Financial Basics: A Money-Management Guide for Students, 2nd Edition:

0 of 1 people found the following review helpful. THE BESTBy LaureI am so happy to have read this book. It is so totally accessible and engaging that I am gifting it to all my grandchildren during their senior year of high school. Great Book!0 of 0 people found the following review helpful. This is the book I needed when I was a studentBy G

Gale This is the book I needed when I was a student. Susan Knox makes financial management easy and accessible for the inexperienced. Her writing is clear and informative. Chapter by chapter, she sets the stage for stable future college days—how to prepare to go to college and financial quality of life while in school. She offers both students and parents big sweeping spending ideas about the pitfalls of keeping up with other rich students as well as making decisions about specific modern-day luxuries such as credit cards and car purchases. Knox's "Financial Basics"—the wisdom she shares in this book—is the perfect gift to give a parent or grandparent whose children are embarking on the most important educational journey of their lives. 0 of 0 people found the following review helpful. Knox does an excellent job raising financial awareness in young adults so that ...By Elana Z. Financial Basics is a must read for the high school student, the young adult soon to head off to college, and for their parents and grandparents. Knox does an excellent job raising financial awareness in young adults so that they understand how credit cards, loans, and checking accounts work, and so that they can create realistic budgets, and build positive credit histories to avoid getting into debt. To make her points, Knox presents engaging and real-life examples of young adults who have worked up huge debts and who struggled or are still struggling to pay them off. She also presents positive scenarios of those who understand financial basics and are able to move forward without debt. As a parent of a young adult soon to head off to college, I realized that, not only do I have a lot to teach my son, but that I, too, had a lot to learn before doing so. Thank you for your superb presentation.

Students are confronted with major financial decisions as they enter college, and yet they have little experience with personal finance. Their decisions, if not well made, could adversely affect them throughout their lives. This book is meant to empower students at the beginning of their financial lives with basic, straightforward information on managing bank accounts, creating spending plans, determining how much they can afford to pay for college, making student-loan decisions, establishing a credit history, and other money-management options. This 2nd edition updates changes in online banking, smartphone apps, credit cards, and student loans but retains basic financial information that ensures students won't learn about money the hard way. A chapter for parents has been added so they can help their students become financially knowledgeable, and it includes advice for parents about making decisions related to college costs. In addition, a chapter for grandparents contains suggestions on how to help college-bound grandchildren—financially and in other ways—without endangering their own financial security. A basic investments chapter is included for first-time investors. The intent of Financial Basics is to enhance student readers' financial knowledge and provide money-management options for finding their own best way to become masters of their money.

"Financial Basics has the potential to make an enormous difference in the lives of college students. Research shows that financial problems present some of the biggest obstacles students face in achieving academic success, or even being able to stay in school. Knox has written a very helpful and accessible guide; it should be required reading for everyone heading off to college. Or for that matter, for anyone who's finding that money problems are tripping them up in their efforts to live effective lives."—Martha Garland, former Dean of Academic Affairs, The Ohio State University