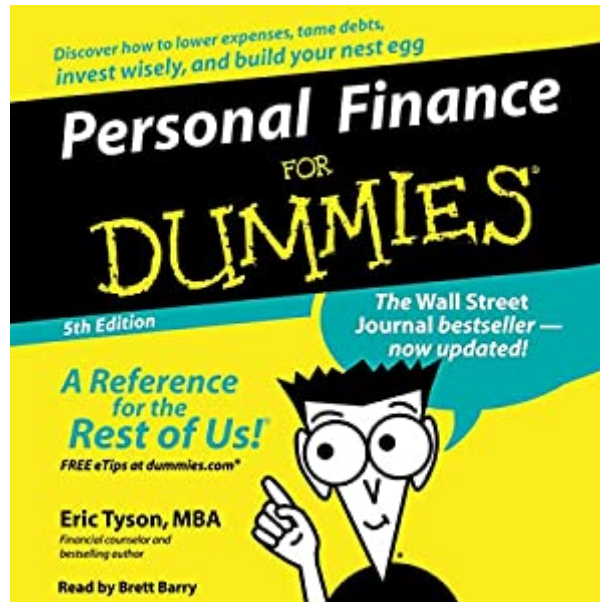




The book was found

Personal Finance For Dummies



Synopsis

Of course you work for your money. The question is, does your money work for you? You know you owe it to yourself and your family to make the best possible fiscal decisions. So why aren't you managing your money better? Perhaps you think that you don't have enough extra cash to bother learning more about money management (a common myth). Or maybe phrases such as "mutual funds", "long-term bonds", "annuities", and "whole life vs. term" make your head spin. For all those people who don't know the difference between the commodities market and the supermarket, here is expert and trustworthy advice from a financial counselor and lecturer who speaks your language. Cutting through the jungle of statistic complexity, *Personal Finance for Dummies* shows you how to make easy work of your own finances, no matter what your income or experience level. Greater return for your money, with less anxiety - that's a bargain if we ever heard one.

Book Information

Audible Audio Edition

Listening Length: 3 hours 16 minutes

Program Type: Audiobook

Version: Abridged

Publisher: HarperAudio

Audible.com Release Date: December 16, 1999

Language: English

ASIN: B0000546FC

Best Sellers Rank: #20 in Books > Audible Audiobooks > Business & Investing > Accounting

#276 in Books > Audible Audiobooks > Business & Investing > Personal Finance & Investing

#831 in Books > Business & Money > Accounting

Customer Reviews

They don't teach personal finance in schools. In this book, author Tyson teaches what every high school in the nation should teach anyone who plans to earn money. This book provides excellent advice on how to save your money and how to set your savings and spending priorities. In particular, Tyson takes into account the tax advantages and disadvantages of various approaches, and he gives an easy to implement way to maximize the tax benefits that the government provides to encourage wise financial decisions. It is true that the author likes Vanguard's mutual funds and his book clearly recommends them (along with some others). He's in good company: Consumer Reports also recommends some of Vanguard's mutual funds, and Vanguard consistently has the

lowest costs in the mutual fund industry. Finally, a word of advice: Avoid, avoid, avoid any book that recommends dubious tax evasion schemes like starting your own fictitious business for the purpose of taking tax deductions on personal expenses. Instead, buy this book and follow Tyson's recommendations on taking advantage of legitimate tax benefits associated with wise saving and spending.

What a wonderful book. I'm 28. When I was younger I received little financial advice from my parents beyond: you should save. But no advice as to how to do that, especially when circumstances in life require you to take on a certain amount of debt. At that point, what I never knew was, when there are ten pots I'm supposed to be putting money into, which one comes first? What do I do with bad financial karma I created as an idiot in college? And to top it off, what about the pipe dreams of a home ownership and retirement? Tyson's book answered my questions and more. The book starts by having you take stock of where you're at and how to deal with your present circumstances, moves on to creating goals, and then goes about the task of fulfilling them. Through it all he helps lay the basic groundwork for a fundamental education in financial principles and terminology which should be required course for any high schooler and yet...isn't. This book will probably become annual reading for me every tax season as I examine what I did and where I'm going. If you're like me and suffer a lot of confusion and doubt as to your own financial situation or how to set and fulfill goals for your money, this is the book you want.

I got this book right after purchasing my first house, because I knew I needed help with several things: 1) staying on top of my money so I could pay the mortgage on time every month, 2) understanding all my options regarding things like refinancing my home and so on, 3) starting a savings account, and 4) some sort of retirement account sometime in the future. This book has helped me with all of those. The author seems somewhat conservative at certain points, and advises a few things I wouldn't do (or advises against things I don't think are as big of a risk as he does)--but hey, he's a finance guy, of course he's conservative! Overall, this book is very clearly and simply written, and exhaustive in what it covers. I feel like I'm well on my way toward much better financial health as a result of reading it.

A fantastic piece of work by Eric Tyson. I bought this book when i landed my very first job. At that point my net worth was minus 10,000 \$. This has been the best [...] bucks i have ever spent. Today, following the simple and uncomplicated strategies for saving and investing my net worth has risen 5

fold in 2 years and is still growing despite the bad economy. Thanks a lot Eric. At last there is one person out there who provides sound financial advice devoid of the crazy media hypes and emotional dramas about the stock markets portrayed on TV. I highly recommend this book for anyone looking for sound financial advice!

This book arrived in better condition than I thought it would. I received it quickly and the book itself is (and still is even though I've put my own name in it!) and has so much information in laymen's terms not marked up with pen or highlighter. Thank you much!!

Ok...so I'm a smart guy, but the in's and out's of the financial world always seemed more like Harry Potter's dark arts class than something that would ever make sense to me. I'm happy to report that this book does a fantastic job laying it all out in a way that makes perfect sense. I now have greater confidence in assessing my financial options, which is all anyone really needs. I recommend this book strongly.

No matter how old you are or how much money you make, you can use the advice in this book. This book is not sensationalist in any way; the author does not try to apply one formula to everyone's financial situation. Instead, this book helps you realize on paper what your current financial picture looks like, and then helps you to form and plan sensible goals. It comprehensively yet succinctly addresses banking, saving, investing, spending, debt management, taxes, real estate, and insurance.

This book is excellent. It covers all you need to know and why in an easy to understand and often humorous way. After reading this I went to a financial planner and it was as if they were reading an outline from this book to me. There are hundreds of books that promise you this and that; but this is the truth as if delivered from Mount Sinai. I only wish I read this book as a younger man. I now give it as a graduation gift.

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