

Making Cents A Young Adult S Financial Guide

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Sociology : Making Sense of the Social World - Mary Ann Schwartz 2000

This text is designed for courses in Introductory Sociology. This Canadian adaptation of Sociology: Making Sense of the Social World presents a critical introduction to sociology, focusing on social change from macro and micro perspectives. The text integrates themes of race, class and gender throughout, and challenges students to think critically about their world.

Launching Financial Grownups - Bobbi Rebell 2022-03-22

Learn how to give the young adults in your life the knowledge, confidence, and motivation to make adult money decisions, and create their own strong financial foundation and independence, so you can all live richer lives. In *Launching Financial Grownups*, popular personal finance expert and Certified Financial Planner Bobbi Rebell gets candid about the very real-life challenges of getting young adults to choose to be financial grownups and develop their own financial foundation and security. She shares her own personal setbacks and solutions (both from her own past, and as a parent), and walks readers through the ups and downs of financial adulting milestones. Rebell has put together a practical and specific adulting launch plan for parents of young adults along with tips on how to open money discussions, the questions to ask your children, the most effective listening strategies, when to step in to stop them from making mistakes, and when to let them learn from their mistakes. *Launching Financial Grownups* provides the tools to help your

teen or young adults navigate the challenges of adulthood including debt, credit cards, peer pressure that leads to bad money decisions, negotiations, how to manage their own household, different investing opportunities, insurance needs, charitable giving, the legal documents they need to have in place in case of an emergency, what they need to know about your finances and even starting to think about their retirement planning. All this while also addressing recent demographic trends driven by the pandemic including young adults moving back into their childhood homes, and becoming financially dependent, after having been independent. *Launching Financial Grownups* offers: Solutions for parents who want to avoid 'cutting off' their kids at a seemingly arbitrary age or life milestone and are looking for more supportive solutions to get their young adults to be well adjusted financial grownups. Strategies for parents to protect their own financial well-being and retirement resources. Advice from top parenting and money experts including "How to Raise an Adult" author Julie Lythcott-Haims, "The Price You Pay for College" author Ron Lieber, "Grown and Flown" co-author Mary Dell Harrington, Tori Dunlap of "Her First 100K", "How to be a Happier Parent" author KJ Dell'Antonia, Tonya Rapley of My Fab Finance and Jean Chatzky, author and CEO of HerMoney Media Essential for the parents, grandparents, aunts, uncles, friends and everyone who is vested in the financial success and independence of young adults, *Launching Financial Grownups* is a must-have financial resource for long-overdue

and timeless advice in an engaging and supportive package.

Making Sense of Diversity in Organizing Sport - Annelies Knoppers 2006

This superb volume aims to incorporate cutting-edge research designed to transcend the barriers between business and sport. It explores the ways in which diversity can be suppressed by dominant forces. It focuses on the organizational consequences of making sense and assigning meanings to diversity in sporting organizations, paying particular attention to the different approaches used in Europe and America. It concludes with a discussion on their various successes and the ways in which these approaches can be combined to produce a coherent strategy for dealing with diversity in sporting organizations.

World Youth Report - United Nations Department of Economic and Social Affairs 2015-12-31

The World Youth Report is the flagship publication on youth issues of the Department of Economic and Social Affairs of the United Nations Secretariat. This 2015 edition intends to provide fresh perspective and innovative ideas on civic engagement and to serve as an impetus for dialogue and action. The objective of the Report is to provide a basis for policy discussions around youth civic engagement in order to ensure that young people are able to participate fully and effectively in all aspects of the societies in which they live. It comprises five chapters, with three sections respectively focusing on the economic, political and community-based engagement of youth, and a final chapter that offers key conclusions and recommendations.

Development Challenges, South-South Solutions: May 2012 Issue - David South, Writer 2015-02-12

Development Challenges, South-South Solutions is the monthly e-newsletter for the United Nations Development Programme's South-South Cooperation Unit (www.southerninnovator.org). It has been published every month since 2006.

Supporting people with autism through adulthood - Great Britain: National Audit Office 2009-06-05

Autism, which includes Asperger syndrome, is a lifelong condition which affects the way in which people interact with the world around them.

There are estimated to be 400,000 adults with autism in England, many of whom may require specialised support. Yet the NAO found that most NHS organisations and local authorities do not know how many people with autism there are in the areas they serve, and three quarters of local authorities do not have a specific commissioning strategy for adults with autism. GPs and social care staff have low awareness of autism and how to diagnose it, with 80 per cent of GPs surveyed reporting that they need additional guidance and training in order to identify and treat patients with autism more effectively. Around 200,000 adults with autism do not have a learning disability. This group often fails to secure appropriate support, as health and social care services are traditionally configured for people with a learning disability, a physical illness or disability, or a mental health problem (which autism is not). Three quarters of local authorities said adults with autism who do not meet eligibility criteria experience or report difficulties accessing the services they require. Almost two thirds felt that current services for adults with autism are limited. Providing specialised support could improve outcomes for this group of people and their carers, and potentially enhance value for money, as the costs of establishing such support could be outweighed over time by overall savings. There are few specialised employment support services for people with autism. A lack of understanding of autism is a significant barrier to gaining employment and more training is needed for those delivering employment support and those administering benefits.

Making Sense of Education in Post-Handover Hong Kong - Thomas Kwan-Choi Tse 2016-11-10

Since 1997 when Hong Kong became a Special Administrative Region of the People's Republic of China, a string of education reforms have been introduced to improve the quality of education and maintain Hong Kong's economic competitiveness in the age of globalization. This book provides a comprehensive and critical analysis of major issues and challenges faced by the education system, ranging from pre-school to higher education. It analyses the prospects for educational development in Hong Kong. It further addresses how the Hong Kong government has

responded to the perceived challenges of the external environment and internal forces and explains the rationales for the actions taken. Not only does it review how the reform initiative challenges have been dealt with, it also reviews how effective these initiatives are and its implications on future directions.

Making Sense of Messages - Mark Stoner 2019-11-13

Making Sense of Messages, now in its second edition, retains the apprenticeship approach which facilitates effectively learning the complex content and skills of rhetorical theory and criticism. A new chapter on "The Rhetoric of Ignorance" provides needed theory and examples that help students deal with the new rhetorical landscape marked by such discursive complexities as "fake news," "whataboutism," and denial of science that creates rather than reduces uncertainty in public argument. A new chapter, "Curating and Analyzing Multimodal Mediated Rhetoric," deals with problems of media criticism in the digital age. It provides theory, models of application, and commentary that help novice critics understand and mindfully practice criticism that leads to insight, not mere opinion. Throughout the book, extended and updated examples and commentaries are designed to promote "novice-to-expert" agency in students. This textbook is ideal for introductory courses in contemporary rhetoric, rhetorical criticism, and critical analysis of mass media.

Making Sense of Cities - Blair Badcock 2014-04-23

In 2000, for the first time, a majority of the world's population was living in cities. The trend towards increasing urbanization shows no sign of slowing and the third millennium looks set to be an unprecedentedly urban one. 'Making Sense of Cities' provides an up-to-date, vibrant and accessible introduction to urban geography. It offers students a sense of the patterns and processes of urbanization and the spatial organisation of cities, recognizing the significance of globalization, economics, politics and culture from a range of perspectives. Above all, it seeks to provide a relevant approach, inviting students to engage with competing theories of the urban and to assess them against the background of their own opinions and personal experience. Examples and case studies are drawn

from a range of international settings, from San Francisco to Shanghai, Sydney to Singapore, giving a genuinely global coverage. The book is written in a fresh and engaging style, and is fully illustrated throughout. It is designed to appeal to any student of the urban and will be essential to students of geography, urban studies, town planning and land economy.

Lifespan Development - Tara L. Kuther 2019-01-02

In the Second Edition of her award-winning, chronologically organized text, Lifespan Development: Lives in Context, author and teacher Tara L. Kuther explores the dynamic interactions between individuals, our genetic makeup, and the diverse contexts that shape our growth and development at every stage of life. With a clear and approachable writing style, Kuther integrates current research findings with foundational, classic theory and research to present a comprehensive yet concise introduction to the field. Lively feature boxes and critical thinking questions encourage students to compare concepts, apply theoretical perspectives, and consider applications of research findings in their own lives and future careers. INSTRUCTORS: Lifespan Development: Lives in Context is accompanied by a complete teaching and learning package! Contact your rep to request a demo. SAGE Vantage Digital Option SAGE Vantage is an intuitive digital platform that delivers this text's content in a learning experience carefully designed to ignite student engagement and drive critical thinking. Built with you and your students in mind, it offers easy course set-up and enables students to better prepare for class. Learn more. Assignable Video Assignable Video (available on the SAGE Vantage platform) is tied to learning objectives and curated exclusively for this text to bring concepts to life and appeal to different learning styles. These rich video resources include Dr. Kuther's Chalk Talks (watch a sample) and Lives in Context Video Cases (watch a sample) that help students understand key concepts. SAGE Coursepacks FREE! Easily import our quality instructor and student resource content into your school's learning management system (LMS) and save time. Learn more. SAGE Edge FREE! This companion website offers students a robust online environment with an impressive array of learning

resources. Learn more. Also of Interest: Case Studies in Lifespan Development by Stephanie M. Wright presents a series of 12 case studies shaped by the contributions of real students to build immersive examples that readers can relate to and enjoy. Bundle Case Studies in Lifespan Development with Lifespan Development: Lives in Context for only \$5 more!

Personal Finance in Your 20s & 30s For Dummies - Eric Tyson
2017-11-20

Create a solid pathway for financial success Millennials often confront greater difficulties—including economic uncertainty and student debt—than those who came before them. This new financial responsibility can be intimidating, and many people are unsure where to begin. *Personal Finance in Your 20s & 30s For Dummies* will help Millennials to be confident about managing their finances and get on a clear path toward financial security. Inside, trusted financial advisor Eric Tyson shows students and recent grads how to make smart financial decisions in order to pay off student loans, avoid any additional debt, and create a solid plan to ensure their financial success. From avoiding common money mistakes to making informed investment choices, *Personal Finance in Your 20s & 30s For Dummies* covers it all! Build a foundation through smart spending and saving Rent, buy, or sell a house File taxes the right way Protect your finances and identity in the digital world Get ready to forge your own path to financial security!

Sex, Drugs and Young People - Peter Aggleton 2006

This book calls into question mainstream assumptions about adolescence that underlie many of our understandings in relation to sexual practices and drug use among the young. It provides a more complex view of the transition to adulthood as not merely biologically driven, but rather socially and culturally organized.

Making Sense of Dental Practice Finance - Mervyn Bright 2017-11-06

The training and culture of dental practice is based on clinical treatment and patient care. However in order to run their practices efficiently dentists and their staff must have business acumen and knowledge for which most are unprepared. This clear and authoritative guide presents

the facts of practice finance explains how practice income can be maximised through its various sources and identifies the pitfalls and opportunities for further development. The 'New Contract' and reforms to the NHS system emphasize the need for the dental profession to respond effectively to the changed environment and this concise and comprehensive reference has been designed to meet this need.

The Politics of Widening Participation and University Access for Young People - Valerie Harwood 2016-12-01

Young people with tenuous relationships to schooling and education are an enduring challenge when it comes to addressing social inclusion, yet their experiences remain overlooked in efforts to widen participation in higher education. *The Politics of Widening Participation and University Access for Young People* examines the existing knowledges and feelings these young people have about higher education, and, through the authors' empirical research, demonstrates how sustained connections to educational futures can be created for them. Drawing from an empirical study with nearly three hundred young people who have precarious relationships to schooling and live in disadvantaged communities, this book offers new insights into their subjects' experiences of educational disadvantages. It explains the different ways the university is constructed as impossible, undesirable, or even risky, by young people experiencing educational disadvantage. The book brings their stories into focus to offer new ways of thinking about the educational consequences of alienation from school. It shows how our understanding of the politics of experience of these young people has an important impact on our ability to develop appropriate means through which to engage them in higher education. This book challenges and significantly advances the popular frames for international debate on widening participation and the ethical right to educational participation in contemporary society. As such, it will be of key interest to academics, researchers and postgraduate students in the fields of higher education, sociology of education, anthropology of education, cultural studies of education, sociology as well as to those concerned by the impact of disadvantage on young people's understandings of, and aspirations towards, education

and attending university.

Kiplinger's Personal Finance - 1957-09

The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics.

Making Sense of the Global - Raúl Acosta 2020-06-01

Anthropology is more relevant than ever before to making sense of the constant intercultural encounters taking place around the world. Even though the discipline was born out of the need to understand the way humans interact, it had for decades been trapped in a counter-cultural stance that effectively disarmed it of any direct influence on public affairs. Recent global trends, however, have brought this academic discipline to the attention of governments, agencies, and social entrepreneurs, because of its capacity to create bridges of understanding between people of contrasting cultures. This ability is today more necessary than ever before in facing the challenges posed by the shrinking of our world. This volume provides reflections on what anthropological research can offer through its “thick” analyses. We are convinced that ethnographic research can contribute to a better understanding of social phenomena in our global times.

Making Sense of Society - Alex Khasnabish 2022-05-30T00:00:00Z

Grounded in the sister disciplines of sociology and anthropology, this textbook is an accessible and critical introduction to contemporary social research. Alex Khasnabish eschews the common disciplinary silos in favour of an integrated approach to understanding and practising critical social research. Situated in the North American context, the text draws on cross-cultural examples to give readers a clear sense of the diversity in human social relations. It is organized thematically in a way that introduces readers to the core areas of social research and social organization and takes an unapologetically radical approach in identifying the relations of oppression and exploitation that give rise to what most corporate textbooks euphemistically identify as “social problems.” Focusing on key dynamics and processes at the heart of so many contemporary issues and public conversations, this text highlights

the ways in which critical social research can contribute to exploring, understanding and forging alternatives to an increasingly bankrupt, violent, unstable and unjust status quo.

Make Your Own Living Trust - Denis Clifford 2021-03-30

A do-it-yourself manual for making your own living trust, with checklists, step-by-step procedures, worksheets, and forms.

Development Challenges, South-South Solutions: February 2013 Issue - David South, Writer 2013-02-05

Development Challenges, South-South Solutions is the monthly e-newsletter of the United Nations Office for South-South Cooperation in UNDP (www.southerninnovator.org). It has been published every month since 2006. Its sister publication, Southern Innovator magazine, has been published since 2011. Contact the Office to receive a copy of the new global magazine Southern Innovator. Issues 1, 2, 3, 4 and 5 are out now and are about innovators in mobile phones and information technology, youth and entrepreneurship, agribusiness and food security, cities and urbanization and waste and recycling. Why not consider sponsoring or advertising in an issue of Southern Innovator? Or work with us on an insert or supplement of interest to our readers? Follow @SouthSouth1. *A Pathway to Financial Independence for Young Adults* - Drew F. Catanese 2010-06-22

The world of investing and personal finance can be a very intimidating place. It has a daunting number of components and can seem excessively complex. Because of this, in today's difficult and unpredictable economy Americans of all ages are struggling. But perhaps no demographic currently struggles more with their money than do young adults, many of whom are enormously unprepared to manage their personal finances when they join the workforce. *A Pathway to Financial Independence for Young Adults* is a great resource designed to help you make sense of your finances. Each chapter is filled with useful advice, clever graphics, and easy-to-understand examples. Unlike traditional financial guides, which can be extremely complicated and tedious to read, this book explains personal finance using clear, practical language with an emphasis on truly understanding how to manage your money. So if you

are a young adult and beginning to really think about your finances, this book can help you. If you have credit card debt and want to know how to get out of it, this book can help you. If you do not have much experience with investment or retirement accounts, this book can help you. And most importantly, if you want a logical yet effective text to assist you in planning your financial future in a step-by-step progression, this book can help you. *A Pathway to Financial Independence for Young Adults* is a must-read for anyone interested in understanding how to climb the pathway toward money mastery.

Nurses' Handbook of Health Assessment - Janet R. Weber 2021-11-01

The perfect on-the-go companion to *Health Assessment for Nursing*, 7th Edition, this compact handbook gives students quick, convenient access to the latest nursing assessment guidelines and findings in a "see and do" format ideal for today's fast-paced nursing practice. Streamlined, step-by-step guidelines and full-color illustrations detail everything students need to interview clients and conduct thorough physical assessments with ease.

Making Sense of Generation Y - Sara B. Savage 2006

Based on ground breaking research, this work outlines how 'Generation Y' (those born after 1980) shape their worldview and spirituality through the popular arts - music, clubbing, TV soaps - and looks at the implications for the church.

The Standard - 1915

Book Review Digest - 1918

'Making Sense' of Human Resource Management in China -

Malcolm Warner 2013-09-13

This edited work attempts to 'make sense' of recent developments in the field of Human Resource Management in the People's Republic of China. It attempts to see how the paradoxes and contradictions engendered by contemporary Chinese society are being resolved in the enterprises and workplaces of the Middle Kingdom. The book starts with an overview of the literature, then follows with a selection of micro-oriented, concerned

with topics like recruitment and retention, then macro-oriented empirical studies, a number of the latter dealing with strategic as well as performance issues, with last, those comparing sets of societal cultural values. It attempts a synthesis of what has emerged from recent research on the 'harmonious society'. These contributions from authors based in universities in eight countries, in Australia, Canada, China, Hong Kong, Japan, Taiwan, United Kingdom and USA, cover a wide range of research on HRM, from the micro- to the macro-. Six of them teach and/or research at campuses on the Mainland. Their empirical, field-based research covers the last half-decade and presents a robust picture of both what practitioners have adopted and how researchers have tried to 'make sense' of what they have investigated. This book was based on a special issue of *Intl Journal of Human Resource Management*.

Talking Dollars and Making Sense - Brooke M. Stephens 1997

Offers advice on money management that will help readers take control of their finances and plan more effectively for the future, in a guide that focuses on the African American experience

Reconstructing Catholicism - Robert Ludwig 2000-04-04

A leading pastoral theologian re-imagines Catholicism for a new millenium. Upbeat and positive, this timely book re-presents the core of Catholic faith so that Catholics today might see its spiritual vision and find in it a way to the future. Grounded in tradition but appreciative of what is valid in the present era, it guides readers beyond words and doctrines to spiritual attitudes and Christian behaviors.

Our Kids - Robert D. Putnam 2016-03-29

"The bestselling author of *Bowling Alone* offers [an] ... examination of the American Dream in crisis--how and why opportunities for upward mobility are diminishing, jeopardizing the prospects of an ever larger segment of Americans"--

Making Sense of Child and Family Assessment - Duncan Helm 2010

Analysing children's needs is a crucial part of assessment in child protection, yet support for practitioners carrying it out is lacking. *Making Sense of Child and Family Assessment* provides best practice guidance on how to analyse the information gathered during the

assessment of the needs of children and young people and their families. The application of assessment frameworks hinges on human qualities and skills which are naturally prone to bias and inconsistency. This book provides practical, accessible guidance on how to apply assessment frameworks successfully, how to increase accuracy and empathy and how to analyse and represent children's needs faithfully in order to improve outcomes. The author provides an overview of key elements of theory, research and practice, and covers issues such as how information is gathered and analysed by different professionals in different sectors, and how this information is shared; how to form accurate hypotheses about cases; how to develop professional intuition; and how to improve analytical skills. Professionals working in child welfare and protection roles, such as social workers, health visitors, midwives and teachers, will find this practical guide to analysis invaluable in interpreting needs and outcomes. The titles in the Best Practice in Working with Children series are written for the multi-agency professionals working to promote children's welfare and protect them from harm. Each book in the series draws on current research into what works best for children, providing practical, realistic suggestions as to how practitioners in social work, health and education can work together to promote the resilience and safety of the children in their care. Brigid Daniel is Professor of Social Work in the Department of Applied Social Science at the University of Stirling. She is co-author of several textbooks and practice resources on child care and protection. She was a member of the multi-disciplinary team that carried out a national ministerial review of child protection practice in Scotland.

Southern Innovator Magazine from 2012 to 2014 - David South, Editor and Writer 2015-01-10

Launched in May 2011, the new global magazine Southern Innovator is about the people across the global South shaping our new world, eradicating poverty and working towards the achievement of the Millennium Development Goals (MDGs). They are the innovators. Issue 1 covered the theme of mobile phones and information technology. Issue 2 covered the theme of youth and entrepreneurship. Issue 3 covered the

theme of agribusiness and food security. Issue 4 covered the theme of cities and urbanization. Issue 5 covers the theme of waste and recycling. Follow the magazine on Twitter @SouthSouth1. If you would like hard copies of the magazine for distribution, then please contact the United Nations Office for South-South Cooperation in New York, USA (www.southerninnovator.org). Learn about the Global South-South Development Expo here: www.southsouthexpo.org. Also contact us about opportunities to sponsor the magazine here: southerninnovator@yahoo.co.uk. Sponsors help us to print and distribute more copies.

Bankruptcy Reform and Financial Services Issues - United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs 2000

A Critical Approach to Human Growth and Development - Paula Nicolson 2014-04-25

What does it mean to be human? This critical text from a well-respected author captures and interrogates the many models which have been developed to explore and explain human behaviour. Informed by sociological, psychological and biological perspectives, the book plots the key stages of the life course from childhood through to older age.

Intersections of Financial Literacy, Citizenship, and Spirituality - Thomas A. Lucey 2019-10-24

Through art-based instructional processes that stimulate students' affective awareness, it encourages facilitation of compassionate environments founded on principles of selflessness and will prove invaluable for researchers, leaders and practitioners in the field of social education.

Psychology of Democracy - Ashley Weinberg 2022-03-03

This book is about all our futures and demonstrates how essential insights from political psychology can nurture and safeguard democracy.

The Edgeryders guide to the future - 2013-12-11

This publication is the result of the Edgeryders project, an online dialogue platform run by the Council of Europe with a view to promoting

discussion with young people on the challenges of their transition to working life. Given that the imagination and the experiences of young citizens can only be understood in the context of horizontal relations (learning through sharing and joint management) in line with the networking approach, which restores the significance of individual effort and provides innovative solutions, a programme such as Edgeryders can provide a future-oriented alternative. In turn, institutions must show creativity. It is no longer a case of managing inertia, but above all of creating a balance between what the public authorities can do and what they can facilitate. By adopting a spirit of co-operation, the authorities can encourage the sharing of responsibilities, ideas, goods and values, while opening up to mutual learning. Nevertheless, this type of interaction is only possible if two conditions are met. Firstly, institutions must show a clear desire to ensure unprecedented scope for dialogue with young people by ascribing a high value to the proposals that emerge from the contacts among and with young citizens. Secondly, young people's interest in public affairs must be maintained in the long term by shoring up the online exchange with concrete evidence of legitimacy. This publication is intended to help meet these two conditions.

CUSTOM: Grand Canyon University SWK 540 Human Behavior in the Social Environment II: Adolescence to Late Adulthood Custom Electronic Edition - Elizabeth D. Hutchison 2020-05-05

This is a custom eBook for Grand Canyon University.

Cancer in Adolescents and Young Adults - Archie W. Bleyer 2007-09-23

This is the first comprehensive book devoted exclusively to cancer in adolescents and young adults. It compiles medical, epidemiological, biological, psychological, and emotional issues of young adults' oncology. The emphasis is on the differences of the "same" cancer in younger and older patients. Model programs specially designed to care for patients in the age group and surveillance of long-term adverse effects are reviewed.

Dimensions of Human Behavior - Elizabeth D. Hutchison 2008

How do people change from conception to death? What patterns can we

recognize in human behavior related to biological age, psychological age, and social age norms? Why do people react to the same stressful situation in different ways? How can social workers help reduce risk and increase protective factors during various life stages? The Third Edition of this powerful text aims to examine the human life course in nine age-graded periods, which include: 1) conception, pregnancy, and childbirth 2) infancy and toddlerhood 3) early childhood 4) middle childhood 5) adolescence 6) young adulthood 7) middle adulthood 8) late adulthood and 9) very late adulthood. By examining each of these periods, the life course perspective can be understood as ever changing and marked by predictable and unpredictable twists and turns, which ultimately contribute to a unique life journey.

Agricultural finance and the youth - Prospects for financial inclusion in Uganda - The Food and Agriculture Organization of the United Nations 2020-03-01

The aim of this paper is to provide a comprehensive assessment of the current state of financial inclusion of the rural youth in Uganda, with a specific focus on their engagement in the agricultural sector and the financial services that are available to them to pursue their business ventures in this area. The study seeks to illustrate and bring to light the core constraints and opportunities associated with the provision of tailored financial services to young agricultural entrepreneurs in the country, while showcasing the essential role that key support actors (such as the Government, Central Bank, international development institutions, NGOs, foundations and many others) can play in fostering the provision and uptake of such services.

You and Your Money - Henry E. Riggs 2013-03-19

This book addresses the very many considerations persons face in handling their income, savings, investing, borrowing, protecting against risks, and tax planning. Somewhat surprisingly our educational system, at the high school level and beyond, rarely addresses this myriad of issues both problems and opportunities -- that can be categorized as personal finances. Our schools lecture) ceaselessly about the challenges of drugs, sex, alcohol, smoking, social media and wellness -- and

appropriately so, since young people are exposed to endless opportunities to make poor and harmful decisions regarding each of those matters. But so also are adults at all ages teenagers to senior citizens confronted by a host of challenges and opportunities as to how to manage their personal finances -- from before they receive their first paychecks and continuing on through retirement and death. As we

proceed through high school, college, and even graduate school, we may take courses in accounting, finance, economics, and taxation, all of which offer tidbits of advice on handling our personal finances, but none are comprehensive in addressing personal finance. This book seeks to fill that void.