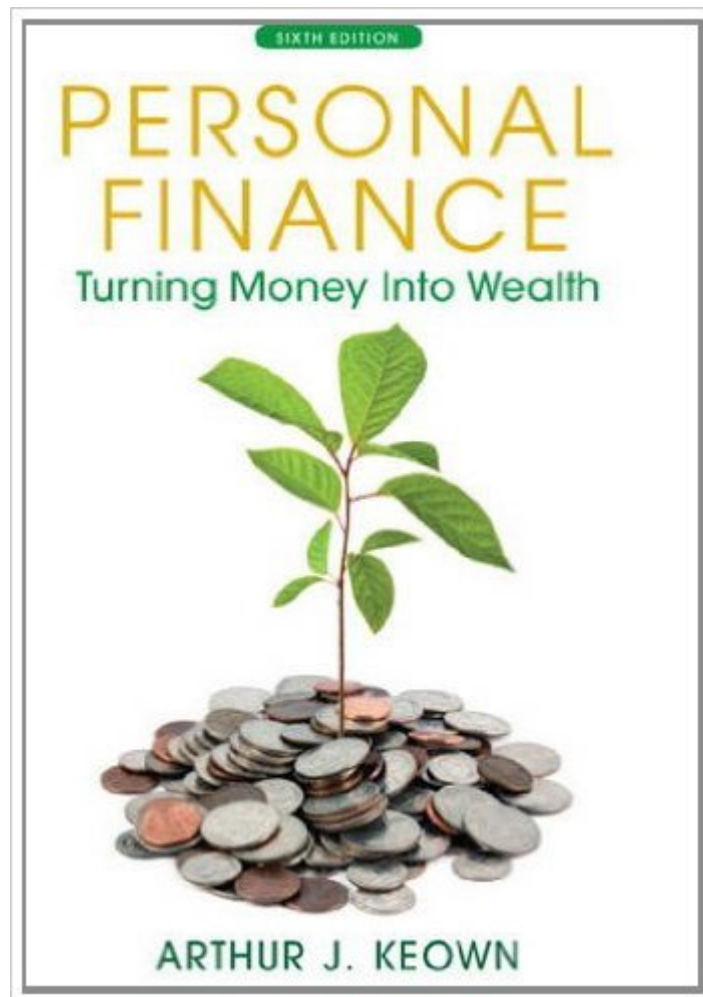


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# Personal Finance: Turning Money Into Wealth (6th Edition) (The Prentice Hall Series In Finance)



## Synopsis

Through the presentation of the Ten Fundamental Principles of Personal Finance, this text empowers students with the knowledge they need to successfully make and carry out a plan for their own financial future.

## Book Information

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## Customer Reviews

Personally, I think that we would all be better off if we spent more time in our education process teaching people about the realities of their economic lives. This is especially true of their choice of careers, managing those resources, and preparing for their "golden years". I could nominate a few topics I think we could cease teaching in order to have room for the necessary classes to provide people with real life financial management skills that can have a direct impact on the improvement of all aspects of their lives. This book, "Personal Finance - Turning Money into Wealth" is a fantastic tool for students and ANY interested reader. I wish everyone would work through this book (or one very much like it). While it is never too late to develop these skills, the younger a person gets a plan for their economic life in place, the more power it has and the better off they will be long term. I like the way Prof. Keown emphasizes basic principles (he has 15 of them) and planning. He begins the book by providing the foundation of financial planning, teaching the student how to measure their financial health and using that to inform their plan, understanding the Time Value of Money (a topic so vital that no one should graduate high school without knowing, in my opinion), and the basics of tax planning. The author then provides some great information on managing money by

understanding the realities of cash and liquid assets, credit cards (open credit) and the traps it represents, using consumer loans in PLANNED BORROWING (another important topic that is almost unknown to most consumers because of the misuse of open credit), and buying homes and automobiles. I really enjoyed his next discussion on insurance.

If anyone needed convincing that a person is better off having a solid understanding of their own finances and preparing to care for their own future, the financial downturn of the past five years should have underscored that need in bright glittering colors. Face it, you need to develop an approach to your working life and retirement more than you need to master your skill at providing yourself with entertainment. In fact one of the points of this book is that people spend more than twenty hours per week in front of their TV and asks how much time you think the average person spends each week on their personal finances and planning for the future. What do you think? Do TV and other entertainment win in your life? Don't worry, you can fix it by changing the course of your life today. And this book can really help you. This book is not a fluffy self-help tome trying to make a few bucks teaching you a couple of simple tricks. This is a college text that asks you to think, plan, develop skills, and think seriously about your life. However, even though it is a serious book, it is not heavy or dry in any way. I found it to be energizing and exciting because it empowers you to take control of your life now and make a successful plan for your future (if you have the will and discipline to execute it). This book has five parts divided into seventeen chapters with an eighteenth online. The five parts are: Part 1 Financial Planning Part 2 Managing Your Money Part 3 Protecting Yourself with Insurance Part 4 Managing Your Investments Part 5 Life Cycle Issues There are also several appendices that provide tables for easy look up things like compounding \$1 over time so you can quickly see the power that time has for investing.

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