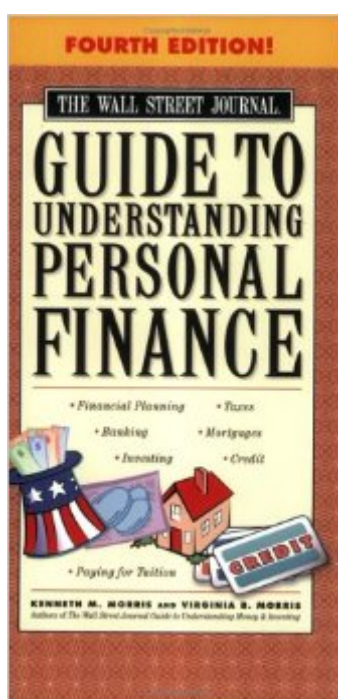


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# The Wall Street Journal Guide To Understanding Personal Finance, Fourth Edition: Mortgages, Banking, Taxes, Investing, Financial Planning, Credit, Paying For Tuition



## Synopsis

"The Wall Street Journal Guide to Understanding Personal Finance" gives you clear, simple explanations of the complexities you face every day in your financial life. This revised and updated edition also includes the information you'll need to make smart decisions about -- and avoid the pitfalls of -- banking, credit, home finance, financial planning, investing and taxes.

## Book Information

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## Customer Reviews

(this review is based on an earlier edition)Most of us have some gaps in our understanding of personal finances. This approachable guide lays it out briefly and understandably. Since my attention span is short for this topic, this is the kind of guide I needed.For instance, the two-page section on DEALING WITH A LENDER, shows a loan application form with 6 boxed explanations for parts of the form.You won't learn everything you need to know in two-page bites, but it gets you briefed on everything from mutual funds, making a will, getting insurance, understanding credit card statements, 401(k) plans, your W-2 form, etc.Once you grasp the basics, you can find a book specifically on wills or whatever you are dealing with at the moment.Gaining control over your finances can start with this book!

The world of personal finance and investing has exploded, as witnessed by the growth of books on the subject. But for many people, the understanding of the difference between an IRA and the IRS is a bit hazy. That's what this book is for. It is not a deep analysis of how to invest. It is however a

quick primer to bring you up to speed for the more detailed books. Issues are covered on a high level, but are meant to introduce the reader to what Personal Finance encompasses - banking, investing, buying a home, paying taxes. It is a springboard for starting to learn more, or to just grab when you're unsure what a convertible bond is compared to a zero coupon bond. Today it is taken too much for granted that people know what they need to in order to even start making financial decisions. This book is a good cheat sheet for those who just want to get a basic understanding.

An excellent first step to understanding your financial activities. It really does start at the beginning: your local bank and its services, checks, ATMs, savings, monthly statements etc. In the other five chapters (Credit, Home finance, Financial planning, Investing, Taxes) most of the other money matters that you'll encounter are explained. Finance seems to be a mystery to a lot of folk so the writer's and designer's of this book have done their best to make it as straightforward as possible and rather than have page after page of what could be very dry text each spread has lots of smart graphics, colored panels and jargon-free text that flows between these visual elements. It is all very controlled and as a publication designer I can appreciate the creative input that has gone into these pages. (I liked it so much I included it in my Listmania 'Ten of my favorite well designed books'). If you think you know all about your money this is not the book for you but if you don't then get this book and find out about your finances in these very user friendly pages. The same editorial folk have done another excellent book, 'Guide to Understanding Money and Investing', using the same straightforward language and graphic techniques and although the subject is a lot more complex it is still easy to understand.

I bought this for my significantly younger cousin about 8 years ago, when he expressed a desire to learn about personal finance and investing. Well, he might have actually been looking to get some "seed money" from me, but I figured that even if he didn't have any money at the time, by reading this book at least he would know what to do with it if he ever wound up getting some. In retrospect, perhaps the first book he should have had was one which taught that earning money through some form of lucrative employment is how the whole process begins. Well, I don't know how it worked for him in the end, but I DO know that the copy I had bought for myself nearly 10 years prior to that gift giving event provided me with a lot of knowledge as well as some useful information. So there you have it - I liked this book so much that I wound up buying it twice.

this book is a great introduction to personal finance, including banking, loans, investing, taxes, and

retirement planning. it covers all of the basics, provides a nice, clear description of the processes and the structures of documents, and a glossary of important terms. however, it's just an introduction. the book doesn't spend more than a few pages on any subtopic (ie the structure of a paycheck, the basics of a tax form). for details you'll have to go elsewhere, so keep that in mind. as such, i'd recommend this book to someone who is just learning the basics of money and the world of personal finance. it's a big world, you don't need to start with all of the details, so this is a good place to start. but very quickly you'll find you need more information, and you'll outgrow this book.

It is hard to understand the intricacies of how our basic banking system works. This book presents in a very easy to understand language, with picture diagrams how everything works. This book should be read by everyone who does not understand how banking, loans, credit cards, checks, work...along with how the transaction flows through the system. Must read for those who want to understand investing and the US stock market. Great for foreign nationals who will live/work in the US. Great for those living in poverty areas of US states and cities. Learning how our system functions is important for everyone living in the US.

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