



# Personal Finance For Dummies

By Eric Tyson

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## Personal Finance For Dummies By Eric Tyson

### Understand personal finance and put your money to work!

Is your money working to increase your wealth? If not, it's time to take stock of your financial situation. *Personal Finance For Dummies, 8<sup>th</sup> Edition* offers time-tested financial tips and advice on how to continue to grow your financial assets in light of the changing market and economic conditions. A new breed of fiscal consciousness has arisen—and it's high time for you to join the movement by taking control over your financial life. This relevant text guides you through major financial subject areas, such as budgeting, saving, getting out of debt, making timely investment choices, and planning for the future. By looking at all aspects of your financial wellbeing, you can pinpoint the areas in which you need to change your strategy, and can identify how you can use the assets you have to continue to grow and protect your wealth.

Personal finance is an important topic, as your financial wellbeing has an integral impact on so many aspects of your life. Taking the pulse of your finances every now and then is critical to ensuring that you're on the right track—and to identifying the areas in which you can improve your financial strategies.

- Explore time-tested financial tips and advice that help improve your financial wellbeing
- Consider how different aspects of your financial life work with and against one another, and how to bring them into alignment to enhance your overall financial situation
- Discover updated recommendations and strategies that account for changing market and economic conditions
- Look at your financial situation from a new perspective, and understand what you can do to improve it

*Personal Finance For Dummies, 8<sup>th</sup> Edition* shows you how to take stock of your financial situation and put your money to work.

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### Editorial Review

From the Back Cover

#### *Learn to:*

- Evaluate and manage your financial fitness
- Save more and spend less
- Assess your credit report and improve your score
- Make smart investments in any economic environment

#### **Understand personal finance and put your money to work!**

Is your money working to increase your wealth? Renowned personal finance expert Eric Tyson combines his time-tested financial advice with updated strategies to help you protect your financial future. You'll get action-oriented guidance for getting out of debt, investing wisely, surviving unexpected financial twists and turns, and more.

- **Assess your finances** — measure your financial health, manage where your money goes, and establish and achieve financial goals
- **Tighten those purse strings** — discover proven strategies for dealing with debt, reducing your spending, and trimming your taxes
- **Invest for the future** — understand your options and start investing in retirement accounts, funds, taxable accounts, and more
- **Safeguard your assets** — get the best insurance coverage at the best price—including life, disability, and health
- **Don't go it alone** — get help using technology to manage your money, culling information from financial media outlets, and working with financial planners

#### **Open the book and find:**

- Tax laws that affect personal finance and investing decisions
- Advice on saving for educational expenses and navigating the financial aid system
- Tips for designing your own investment plan, complete with example portfolios
- Pointers for investing in your home and other real estate
- An explanation of government-mandated health insurance
- An inventory of additional personal finance resources

#### About the Author

**Eric Tyson** ([www.erictyson.com](http://www.erictyson.com)) is an internationally acclaimed and best-selling personal finance book author, syndicated columnist, and speaker. He is also the author of *Investing For Dummies* and coauthor of *Home Buying Kit For Dummies*, both national bestsellers.

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**Phillip Permenter:**

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