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are 40 years old,

married, and you

have three kids ages

16, 13, and 8. 1

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Personal Finance for the Real World teaches the basics of personal finance by

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involving the reader in various financial exercises and eventually constructing a personal financial plan. Users not only track their spending for a month, but also set personal financial goals and incorporate them into a realistic budget. This book also teaches time-

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value of money calculations, which enable readers to calculate their necessary monthly savings in order to reach targeted investment goals.

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features discussions on student debt as well, with particular attention to appropriate pay-down strategies and the financial payoffs to different academic majors. Personal Finance for the Real World immerses users in real and purposeful financial activities, while



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finance vocabulary  
and encouraging  
readers to take  
seriously the financial  
side of their lives.

Encourage students  
to apply financial  
concepts to their own  
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include explanations  
and student activities  
focusing on banking,

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