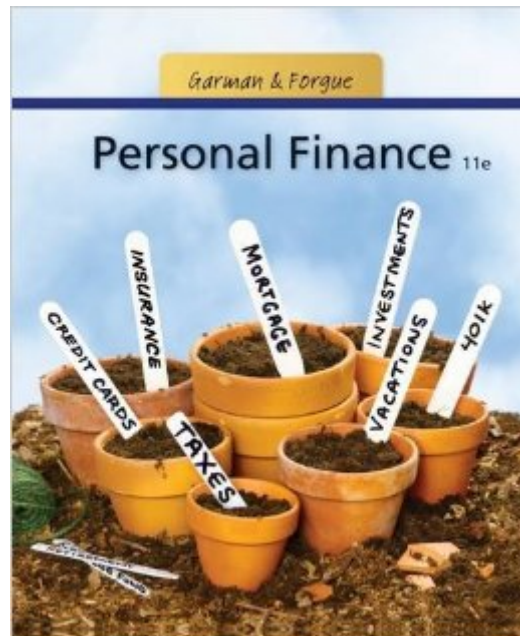


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# Personal Finance



## Synopsis

PERSONAL FINANCE offers a practical, reader-friendly introduction to personal financial management. Using a structured, step-by-step approach, this market-leading text helps users learn how to save and invest, manage student loans, file taxes, decrease credit card debt, and plan for the future. Real-life scenarios, covering a wide range of financial challenges, enable users to appreciate the relevance of key concepts, and useful advice from personal finance experts helps them apply those concepts in their own lives. Many math-based examples also clearly illustrate the critical importance of achieving long-term financial goals through investing. Building on the success of previous editions, the new Eleventh Edition continues to engage and focus attention on the critical concepts needed to succeed in the classroom and to manage finances wisely for a lifetime.

## Book Information

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## Customer Reviews

I am the instructor of a Personal Finance class at a major university and use this book in my classroom. I researched many books on personal finance before settling on this one. It is a comprehensive book which is well laid out, easy to read, and easy to understand. When I chose a book for my students, I intended it to be one which they could use not only in class but to keep as a reference for the future. This book met that requirement.

I pity the reviewer who said the subject is long and boring. There is so much information in this book that I'll be sharing with my less-than-financially savvy family members. There are internet resources listed throughout, detailed instructions for deciphering everything from credit disclosure statements

to insurance and investment offers. In a nutshell, this is an excellent manual for living in the grown-up world, where we earn money, spend money, and try not to think about some future date when we no longer have the abilities to do either. There is a great section in the back for personal financial planning, but the publisher also offers the worksheets in Excel format on their website (no access code required). I rented this book but did so several weeks before the semester (when supply is high and rental rates are lower), but I'll be buying a copy to keep for personal reference. Yeah, lesson learned. I'd have saved money if I'd bought instead of rented. :D

If you are buying this for a college class that requires you to use Connect, then you'll want to know that this book does not come with that code, though the description may make you think otherwise. Save yourself some money and just go straight to Connect and buy the 6-month access, you're going to need to anyway, and you'll save a lot more money because Connect comes with the eBook for this textbook and offers it in a printable format. If you're like me and you have to have a physical copy of the book, save yourself the hassle of wasting money and agonizing over whether the book will arrive by the start of the semester and just buy yourself a binder to keep your printed copy in.

Jack Kapoor has written this book in a way that really captures your attention. This book is great for beginners and teaches you the basics of how the stock market works. It is a good way to begin learning the terms and meanings of many technical terms they use in the stock market. You have come to the right place if you are wanting to learn how to invest.-easy read-lots of valuable information-great book for beginners at investing-you will learn all of the basics I took Finance 101 at UNLV and they required me to purchase this book. Buying books at the campus bookstore is really not the right thing to do. It is way too expensive compared with the price you can get it on here. Not only did I learn a lot from taking this class and reading this book, it had made me completely change my whole major. This book is great!

This book is so very helpful in explaining and walking through each step and guideline to personal financial management. From investments in the stock market to managing taxes this book is great. Recommended for those who want some financial assistance.

This book gives a decent, thorough coverage of various topics in financial planning, such as insurance, investing, record keeping, etc. There is a moderate amount of fluff in the book, such as case studies that sound fabricated, and examinations of various commercial products, like credit

cards or financial services that read like ads. It's hard not to wonder if the publishers took money from these companies to waste pages talking about their products. The most important thing to tell you is this: In the back of the book is a personal financial planner you may be asked to fill out for a college course, or you may want to use for your own benefit. If you'd rather not write in the book or rip the pages out, you can download a software version of this planner from the McGraw Hill website. However, this is the crappiest, most buggy, unreliable piece of junk ever. I spent WEEKS inputting all my information, only to have it all disappear with no trace. I am quite computer literate, and I scrounged the computer for a trace of my lost data, but it was nowhere to be found. Now, when I fill out a page in the planner, I hit SAVE immediately. But even then, when I switch to another page and go back to the page I already filled out, the data is gone. No customer support. Junk. Either don't use it, or print out each page as you fill it out.

This book is required for my personal finance class so that's why I purchased it, but in reading it and going through some of the problems it has a ton of useful information and would recommend it to anyone that wants to be successful with their finances.

I used this (brand new) for a PF class last semester, and didn't want to give it back. I mean, as a person who always had some problems grasping concepts like "budgeting" and "emergency funds" etc., this book made everything a bit more accessible. In most chapters, there are photos of the documents/forms that you'd need in the related circumstances (tax forms, will/estate planning documents), as well as websites and phone numbers also pertinent to the situation. It went as far as breaking down life insurance and wills/after-life expenses (EACH WAS COVERED IN ITS OWN CHAPTER). Speaking of things covered, HEALTH insurance was also dealt with in the book. I've been sick for most of my life, and now I'm less terrified of health insurance costs (I'm a student, and still covered under my parents' insurance, until I can afford my own). All in all, I will find a copy of this to keep as a reference for adulthood as soon as the price goes down a bit.

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