



**Personal Finance: The Complete Beginner's Guide.
A Simple Practical Approach to Making Money,
Budgeting, Saving & Investing (Saving Investing
Spending Debt Budget)**

Craig Santoro

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Discover The Secrets of Personal Finance in this Amazing Book !!

Inside you will Find a Detailed Description of the Different Methods to Save, Invest and Manage Your Money.

Somebody once said that failing to plan is planning to fail. And failing to manage is managing to fail. Just like an untended garden, many important areas of our lives can be very messy to say the least without good active management. One of those areas is personal finance. We all have needs and wants, which all require money. Personal finance is the ongoing activity of managing our money so that we can ensure that all our needs – both current and future ones – are met along with as much of our wants as possible.

Most people get by meeting their current needs and leave the future ones to fate. We shouldn't do that. We should prepare for them while we still have time. Personal finance management can go a long way in helping us prepare to meet our future needs like retirement or our children's college education.

In this book, you will learn about several of the key building blocks of Personal Finance; Cash Flow Management, Saving and Investing. I will show you how to achieve positive cash flows as a means to meet both current and future needs. You will learn how to properly save and ways in which to beat inflation through properly investing your money. Finally, you will learn how to properly consider investments based on your objectives, risk tolerance, average expected rates of return, average inflation rate and time frame. For this, I will teach you to carefully and wisely evaluate you investment alternatives.

Actively managing your personal finances will enable you meet your needs, have some for wants, help others and provide a greater degree of peace of mind. This book was written in a way that can be easily understood using examples from everyday living and is a very good springboard for learning more advanced personal finance topics.

Here is a preview of what you will learn...

- Tools to easily build a zero sum budget
- How to increase your income by having clear financial goals
- The in's and out's of building wealth through compounding
- How to understand your financial goals in the context of risk/reward investing
- How to choose the right mix of bonds, stocks and real estate given your risk profile

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Donna Muniz:

In this era which is the greater individual or who has ability in doing something more are more precious than other. Do you want to become certainly one of it? It is just simple way to have that. What you must do is just spending your time not much but quite enough to get a look at some books. Among the books in the top record in your reading list will be Personal Finance: The Complete Beginner's Guide. A Simple Practical Approach to Making Money, Budgeting, Saving & Investing (Saving Investing Spending Debt Budget). This book which can be qualified as The Hungry Slopes can get you closer in turning out to be precious person.

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