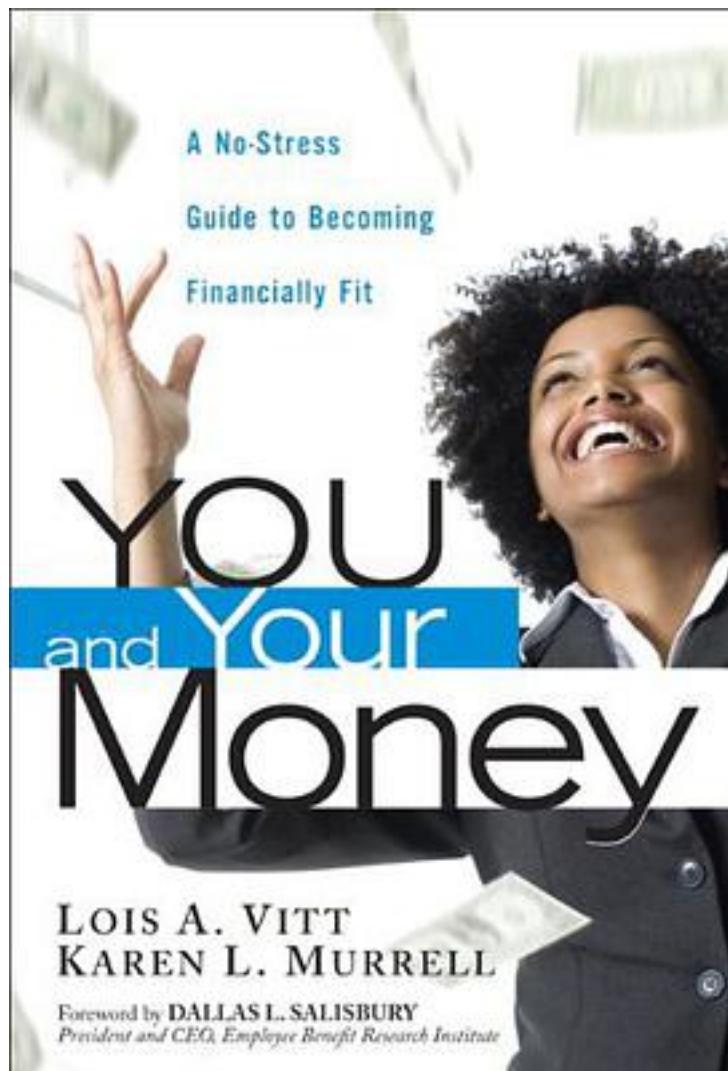


You and Your Money



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“With over 70% of American workers living paycheck to paycheck, basic money management skills are needed desperately. This is a masterful work that guides us to discover our own money dysfunctions and takes us on a journey to healthy financial behaviors.” –Sally Hass, Employee Benefits Life Planning Manager, Weyerhaeuser Company “This book combines solid knowledge of societal trends in personal finance with guidance on how to develop a sense of purpose about money and get financially fit for a lifetime. I heartily recommend it.” –Kelvin Boston, host Moneywise PBS Series and author of Who's Afraid To Be A Millionaire? “The rules have changed on how to achieve the American Dream. What many of us consider a fundamental right will be out of reach unless we get smart and take action now. The authors get right to the point by helping readers define what they care most about and then set them on a path to achieving true financial well-being.” –Carol Anderson, President and CEO of Money Quotient, specialists in financial planning education “The authors have looked at the current disastrous consumer model and envision a ‘New’ American Dream. They break the rules, set up a new framework for humanized finances, and challenge consumers to change the future by changing their habits, now.” –Dean Brassington, Financial Educator and U.S. Navy Quality of Life Program and Design Consultant “The great merit of this book is that it reads like an engaging conversation. Given the mass of undigested financial information, everyone needs this discourse that helps to position and orient oneself in the money universe, and then act. It bridges the gap between a complicated world out there and one's personal and family orbit.” –Jurg Siegenthaler, Professor Emeritus of Sociology, American University Based on extensive nationwide research conducted by the author and the Institute for Socio-Financial Studies about what people need to learn and do to become financially savvy, You and Your Money gives you the skills you need to be financially competent and self-sufficient...so you can make the right decisions about money– today, tomorrow, always! You don’t need to know everything about personal finance. You do need to know three things: where you stand today, what you can do now, and how to become more financially secure for the rest of your life. This book helps you answer those three questions. It’s easy, readable, practical, and quick. It gives you simple, common-sense tools for achieving financial success...tools you can use in every part of your life, not just finance! It brings together real stories from real people. People like you. People who know what they want, and just need to know how to get there. **Æ CREATE YOUR OWN PERSONAL LIFE VALUES PROFILE** The book helps you develop your unique personal profile so you can better assess your own goals and know how to achieve them **Æ GET SAVVY, AND FEEL MUCH MORE IN CONTROL** Easy, quick ways to take charge of your financial well-being **Æ GROW YOUR FINANCIAL SUPPORT SYSTEM, STEP-BY-STEP** Learn to communicate about money—and find objective, honest help when you need it **Æ PLAN YOUR FINANCES AROUND THE CHANGES IN YOUR LIFE** Plan for life transitions, prepare for disasters, and learn how to recover from financial setbacks **Foreword** xvi **Preface** xviii **Acknowledgments** xx **About the Authors** xxi **PART I: MAINTAINING A POSITIVE OUTLOOK** 1 **Chapter 1: The Right Stuff** 3 **Chapter 2: The “New” American Dream** 13 **Chapter 3: How We Decide** 25 **Chapter 4: Your Life Values Profile** 33 **Chapter 5: Moving to Secure Money Management** 51 **Chapter 6: A Word About Fear** 63 **PART II: BEING ACTIVE IN FINANCIAL AFFAIRS** 75 **Chapter 7: Who’s in Charge of Your Financial Well-Being?** 77 **Chapter 8: Becoming a Savvy Consumer** 89 **Chapter 9: Getting and Keeping Good Credit** 103 **Chapter 10: Staying Ahead of Scammers and Thieves** 119 **Chapter 11: Committing to a Savings Plan** 133 **PART III: BUILDING A FINANCIAL SUPPORT SYSTEM** 145 **Chapter 12: Communicating About Money—Count the Ways** 147 **Chapter 13: Tapping Into the Financial Marketplace** 165 **Chapter 14: Building Your Assets** 181 **Chapter 15: Choosing Housing Wisely** 201 **PART IV: COPING WELL WITH CHANGE AND LOSS** 221 **Chapter 16: Planning for Life Transitions** 223 **Chapter 17: Preparing for Disasters** 239 **Chapter 18: Recovering from Adversity** 253 **Chapter 19: Finding the Help You Need** 265 **Appendix: Personal Finance Education**

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