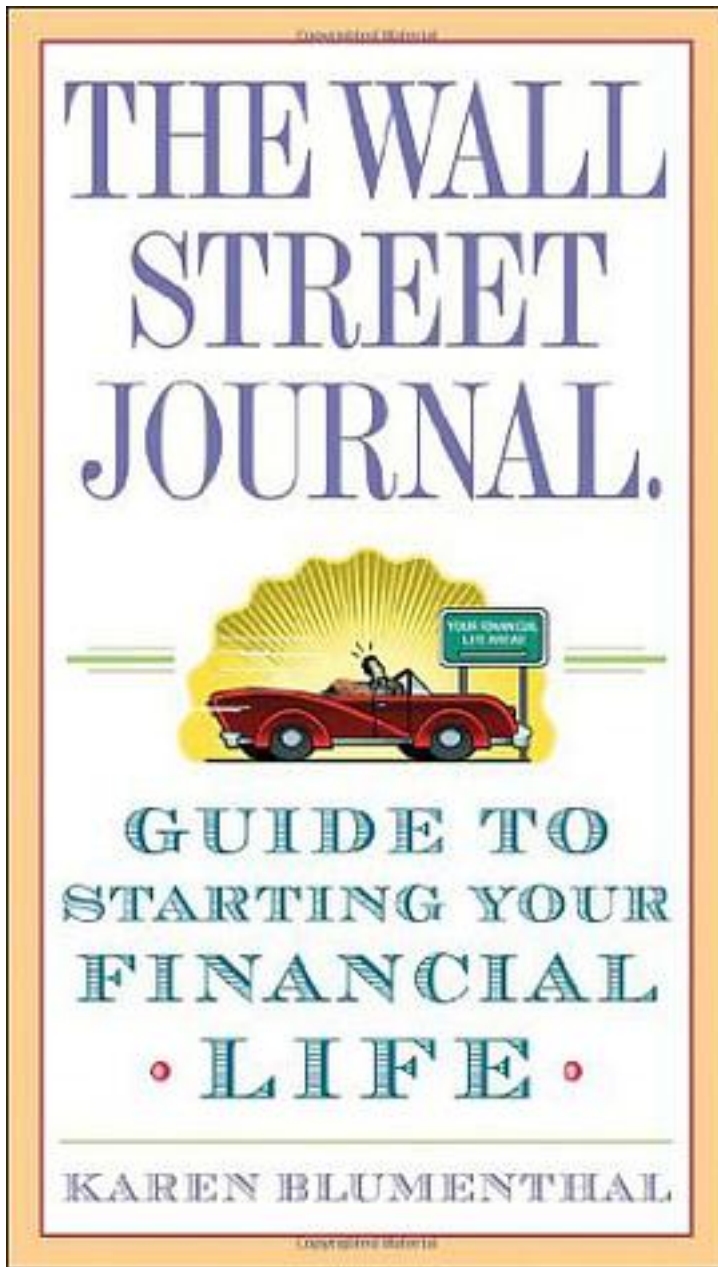


The Wall Street Journal Guide to Starting Your Financial Life



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Your Road to Lifelong Financial Independence

It's about time you felt empowered to better manage your money because—in tough economic times more than ever—your financial freedom depends on making smart choices. But it's hard to know where to begin, especially when you're just starting out. And of course, it only gets more complicated as you go through life: How do you establish good credit? Do you buy or rent? What kinds of health coverage do you really need? How do you actually stay afloat in an uncertain market?

The Wall Street Journal Guide to Starting Your Financial Life gets you off on the right financial foot, from tackling everyday choices like cell-phone plans and pet ownership to big decisions such as smart investment strategies and buying a car or a house. You'll learn:

- How to open your first checking and savings accounts, get your first credit card, and establish good credit
- The ins and outs of starting a job, including information about taxes, choosing health insurance options, and saving for retirement
- How to budget for big purchases and expenses, such as paying off student loans, buying a car, and affording your housing
- Strategies for buying the little things you want and need without going broke
- The basics of investing, how to manage an inheritance, and the documents you need to protect your assets

This valuable resource puts you in the driver's seat, so you will be in control of your money and on your way to achieving lifelong financial independence across any economic terrain.

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