

Personal Finance



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What you really need to know about personal finance! High levels of unsecured debt, diminishing pensions, and rising student fees are just some of the mounting financial challenges we face today - are we equipped to cope? Personal Finance is an innovative

new book aimed at anyone who would like to build ability and confidence in making financial decisions. It distils important but complex concepts into useable form and relates them to actual experience. Effective money management skills are key, not just now but throughout your life, and a four-step practical financial planning model helps you identify and evaluate potential choices and update personal financial plans according to lifestyle changes. Written by a team of academic and teaching specialists in Economics and Business, this is a 'must have' book for anybody that wants their money to work as hard as they do! Coverage includes: * Income, expenditure, and budgeting * Borrowing and debt * Savings and investments * Housing * Financial Balance Sheets * Pensions and retirement planning * Caring and sharing * Insurance "I actually found this quite mouth watering and couldn't help agree with the authors that this is an area that is becoming increasingly important and probably not catered for in the book market." Andrew Hutchinson, Nationwide Building Society "I have read the Synopsis and three draft chapters of 'Personal Finance' with interest and feel sure that the proposed book will prove a valuable tool in the quest to achieve a greater degree of financial literacy in the UK. Overall, I think the proposal is one which is much needed, well thought out and should be very well received by a wide potential readership." Mike Griffiths, Associate Consultant with the Chartered Institute of Public Finance and Accountancy "In its standalone capacity the public will buy it as a reference to personal money management, which is not yet really considered a 'science' by the masses. They buy DIY books to understand how to hang shelves, but do not currently appreciate there is 'best practice' available that will assist them in making the best decisions regarding their finances and their future ." Keith Taylor, General Manager UK Sales - Lloyds TSB About the Authors: George Callaghan, Ian Fribbance and Martin Higginson are Lecturers, Department of Economics, The Open University. Contributing authors include published experts in economics, investment, consumer spending, money management, distance learning; and the former head of Money Group at WHICH? magazine.

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