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# Get A Financial Life: Personal Finance In Your Twenties And Thirties



## Synopsis

• A highly readable and substantial guide to the grown-up realms of money and business. •

”Deborah Stead, The New York Times, If you’ve been meaning to get your finances in shape but have no idea where to start, this is your playbook: The all-new edition of the New York Times bestseller *Get a Financial Life* busts open the system, teaching tricks for becoming master of your own money universe. No matter what’s happening in the economy, all the guidance you need is right here. You’ll learn how to:

- Pay off your credit cards and student loans and live debt free
- Start saving, even if you’re living paycheck to paycheck
- Take advantage of the latest tax rules and save a bundle
- Find smart investments while still supporting socially responsible companies
- Come up with a down payment and buy a home, even in a tough economy
- Afford grad school
- Protect yourself from identity theft

And you’ll discover why a 401(k) is your best friend—even if the market is tanking. From tracking your spending to finding deals on insurance to navigating the new world of homebuying, this easy-to-understand, comprehensive guide provides an up-to-date road map of the world of personal finance. Whether you earn \$30,000 or \$300,000, are single or married, are drowning in debt or just looking for ways to keep your savings secure in uncertain times, you’ll find the answers you need in *Get a Financial Life*. • A daring book. . . . A life’s worth of smart financial advice. •

”Newsweek

## Book Information

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## Customer Reviews

I bought an earlier version of this book way back in 1996. I had just gotten my first job and I was looking for information on how to manage money and to find out how much I could "afford" when

buying a car and/or other expensive stuff. This book helped with all of that. It helped me understand the basics of personal finance, loans, insurance, 401(k), etc. There's lots of good advice in there, so I'd certainly recommend buying this book. The information in this book is beautifully organized and very easy to digest. Unfortunately, I haven't learnt a whole lot about personal finance since reading this book. I've read numerous books on personal finance after this one. All of them tend to say more or less the same things as this book, but they haven't said it as well. Bottomline, if you understand the basics of personal finance (such as the principles of compounding, the importance of investing early in a 401(k), why it's bad to have credit card debt, etc.), you can probably afford to skip this book. Otherwise, it's a must have.

This updated version of Beth Kobliner's work (5/2000) can help the folks in their 20's and 30's get a handle on their finances. Even with a college education, most students fail to come away with sufficient knowledge on how to manage their dough. This book is an easy read, not filled with useless info. There is special emphasis on paying off college loans, getting credit cards, buying a car, and financing a first house or apartment. Things that you really need to know. The main chapters include: Figuring out Where You Are and Where You Want to Go, Finding the Best Loans and Getting Yourself Out of Hock, How to Get the Most from Your Bank for the Least Amount of Money, All You Really Need to Know About Investing, Living the Good Life in 2030 !!, Getting an Apartment or House of Your Own, What Insurance You Need and Don't, Finding the Right Policies and Forgoing Coverage You Don't Need, Making Your Life Less Taxing. There is info on using the Web to help you save, spend and invest wisely, how to refinance your high-rate debt and avoid hidden fees and traps, taking advantage of the latest tax breaks- including deductions for student loans, and planning your long range savings program. In addition, there are details on car leases, credit reports, mutual funds, and more. A wealth of information available for less than 12 bucks. Highly recommended. A great gift.

I bought the original edition of this book after seeing Ms. Kobliner on a morning news program. I was rather uninformed about my finances at that point. I had several thousands of dollars of credit card debt, was about to finish grad school and get married, and didn't have a job waiting. Worried about merging my bad financial life with my future husband's relatively well-organized one, I bought this book. Together, my husband and I read it and developed a road map for what we thought we needed to accomplish. It gave us the basics to get our financial life on track, including paying off all the credit card debt (we carry none at all), getting a mortgage, buying a new car, and starting

retirement plans. Now that we are rethinking about insurance, starting a family, planning for college funds, etc., this was the first place I thought to turn for well-seasoned advice. This book covers a lot of topics in an accessible format, but I acknowledge that for someone who is already aware of their finances and has some knowledge, it may be repetitive. But I always find myself wanting to go back to it when I have questions--so today I'm buying the updated edition, and letting a financially challenged friend keep the other one.

Finally, a book that doesn't assume your money woes are allowing your heirs to inherit their trust funds with as little tax as possible, finding the best long term care insurance, or how to save money by clipping coupons and doing every house project yourself. (I even read a book on frugality once that suggested getting a goat, because you won't have to mow your lawn anymore and you can have fresh milk everyday) How about a book for someone who knows that the best time to invest is when you are young, but is intimidated by the purposefully complicated language of the financial world? That would be this book. It is written very comprehensively, occasionally so much so that it feels a little "dumbed down", but that is okay. Get a financial life starts with the basics of the basics. Setting up a checking account and an emergency savings fund, and avoiding bank fees while you do it. I couldn't help but to think, if you are in your thirties and don't have a checking account yet, you need more help than this book could provide...but anyway, this book then goes on to cover credit cards, auto insurance, health insurance, 401k plans vs. IRAs and Roth IRA's, mutual funds. It does it in a way which is not so dry to read that you feel like falling asleep, and not so demanding that you know you will never be able to accomplish your financial goals without spending your life huddled over a calculator. I would gladly loan this book to anyone who is going to be on their own for the first time. You HAVE TO know this stuff if you are going to make it in the real world.

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