


## Personal Financial Literacy (Middle School Solutions)


By Joan Ryan



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Learn how to plan and manage your personal finances, achieve a financially successful life, and take responsibility as a citizen. PERSONAL FINANCIAL LITERACY, Second Edition, is aligned with the Jump\$tart Coalition's National Standards for Personal Financial Literacy. The personal focus of this course makes it relevant and meaningful to all; in particular, to those just starting down the path to personal financial independence.

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## **Personal Financial Literacy (Middle School Solutions) By Joan Ryan Bibliography**

- Sales Rank: #863439 in Books
- Brand: Brand: Cengage Learning
- Published on: 2011-01-05
- Original language: English
- Number of items: 1
- Dimensions: 11.00" h x 8.50" w x .75" l, 2.33 pounds
- Binding: Hardcover
- 448 pages

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### Editorial Review

#### Review

1. HOW YOUR CHOICES AFFECT INCOME. 1-1. Personal Skills and the Job Market. 1-2. The Economy and Your Education. 1-3. Job application Skills and Tools. 2. INCOME, BENEFITS, and TAXES. 2-1. Earned Income and Benefits. 2-2. Unearned Income and Payments. 2-3. Taxes and Other Deductions. 3. YOUR PURCHASING POWER. 3-1. Inflation and the Value of Money. 3-2. Prices and Consumer Choices. 3-3. Getting More for Your Money. 4. FINANCIAL DECISIONS AND PLANNING. 4-1. Resources and Choices. 4-2. Basics of Budgeting. 4-3. Personal Financial Planning. 5. THE BANKING SYSTEM. 5-1. Checking Accounts. 5-2. Savings accounts. 5-3. Banking Services and Fees. 6. PERSONAL RISK MANAGEMENT. 6-1. Risk Management and Strategies. 6-2. Protecting Income. 6-3. Protecting Property. 7. BUYING DECISIONS. 7-1. Buying Plans. 7-2. Sources and Benefits of Credit. 7-3. Costs of Credit. 8. PAYING FOR CREDIT. 8-1. Payment Methods. 8-2. Consumer Loans. 8-3. Credit Tips. 9. CREDIT PROBLEMS AND LAWS. 9-1. Resolving Credit Problems. 9-2. Bankruptcy. 9-3. Consumer Protection and Laws. 10. UNDERSTANDING SAVING AND INVESTING. 10-1. Reasons for Saving and Investing. 10-2. Saving and Investing Principles. 10-3. Saving and Investing Strategies. 11. SAVINGS AND INVESTING OPTIONS. 11-1. Low-Risk Investment Options. 11-2. Medium-Risk Investment Options. 11-3. High-Risk Investment Options. 12. BUYING AND SELLING INVESTMENTS. 12-1. Researching Investments. 12-2. Buying and Selling Securities. 12-3. Regulatory Agencies. Glossary. Index.

#### About the Author

Joan Ryan has taught personal finance for more than 20 years. While teaching at Willamette High School in Eugene, Oregon, she developed the original personal finance course materials for publication. Dr. Ryan currently is a faculty member in the business department at Clackamas Community College, Portland, OR. She also teaches accounting at Portland State University and is a Certified Managerial Accountant.

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