



The Wall Street Journal. Personal Finance Workbook

Jeff D. Opdyke

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A hands-on, interactive guide to managing your money and building your financial future

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Understanding your money, and getting it to work for you, is more important today than it ever was, because you alone are responsible for every aspect of your financial life, from managing your day-to-day living expenses to planning a college savings fund and, ultimately, retirement. The sooner you start taking control of your financial life the better, and there's no greater authority on financial matters than *The Wall Street Journal*. This workbook takes the mystery out of personal finance and addresses every topic you'll need to master, from building a solid financial base to growing your financial assets. Worksheets, charts, and step-by-step instructions throughout help you do the math and work through the basics, making it quick and easy to organize your cash and eventually build wealth. Learn how to:

- Create a spending plan and budget
- Balance a checkbook
- Make decisions about what types of—and how much—insurance you need
- Manage credit and debt
- Finance big expenses like real estate and education
- Understand and properly assess your own appetite for risk
- Formulate the right asset allocation
- Start building an investment portfolio
- Make real estate decisions like purchasing vs. renting
- Refinance a mortgage
- Manage your 401(k)
- Deal with taxes
- Plan for college expenses

Also available—the companion to this workbook: *The Wall Street Journal Complete Personal Finance Guidebook*, by Jeff D. Opdyke

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- *The Wall Street Journal Complete Money and Investing Guidebook*
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