This is the table of contents for the book <u>Individual Finance</u> (v. 1.0). For more details on it (including licensing), <u>click here</u>.

For more information on the source of this book, or why it is available for free, please see the project's home page. You can browse or download additional books there. You may also download a PDF copy of this book (19 MB, suitable for printing or most e-readers), or a zip file containing these HTML files (for use in a web browser offline).

Has this book helped you? Consider passing it on:



Donors Choose.org

Help Creative Commons

Creative Commons supports free culture from music to education. Their licenses helped make this book available to you.

Help a Public School

DonorsChoose.org helps people like you help teachers fund their classroom projects, from art supplies to books to calculators.

Individual Finance

v. 1.0

If you would like to use this book offline, you may download a copy of <u>the full book as a PDF</u> (19 MB, suitable for printing or most e-readers), or <u>a .zip file</u> containing these HTML files (for use in a web browser offline). Individual chapter PDFs are available below.

Table of Contents

- About the Authors (download PDF: 152 KB)
- Acknowledgments (download PDF: 36 KB)
- **Dedications** (download PDF: 34 KB)
- **Preface** (download PDF: 64 KB)
- Chapter 1: Personal Financial Planning (download PDF: 1 MB)

- Individual or "Micro" Factors That Affect Financial Thinking
- Systemic or "Macro" Factors That Affect Financial Thinking
- The Planning Process
- Financial Planning Professionals

• Chapter 2: Basic Ideas of Finance (download PDF: 629 KB)

- Chapter Introduction
- Income and Expenses
- Assets
- Debt and Equity
- Income and Risk

• Chapter 3: Financial Statements (download PDF: 2 MB)

- Chapter Introduction
- Accounting and Financial Statements
- Comparing and Analyzing Financial Statements
- Accounting Software: An Overview

• Chapter 4: Evaluating Choices: Time, Risk, and Value (download PDF:

- <u>1 MB)</u>
- Chapter Introduction
- o The Time Value of Money
- Calculating the Relationship of Time and Value
- Valuing a Series of Cash Flows
- <u>Using Financial Statements to Evaluate Financial Choices</u>
- Evaluating Risk

• Chapter 5: Financial Plans: Budgets (download PDF: 1 MB)

- The Budget Process
- Creating the Comprehensive Budget

- The Cash Budget and Other Specialized Budgets
- Budget Variances
- o Budgets, Financial Statements, and Financial Decisions

• Chapter 6: Taxes and Tax Planning (download PDF: 1 MB)

- Sources of Taxation and Kinds of Taxes
- The U.S. Federal Income Tax Process
- Record Keeping, Preparation, and Filing
- Taxes and Financial Planning

• Chapter 7: Financial Management (download PDF: 978 KB)

- o Your Own Money: Cash
- Your Own Money: Savings
- o Other People's Money: Credit
- Other People's Money: An Introduction to Debt

• Chapter 8: Consumer Strategies (download PDF: 2 MB)

- Consumer Purchases
- A Major Purchase: Buying a Car

• Chapter 9: Buying a Home (download PDF: 1 MB)

- Identify the Product and the Market
- Identify the Financing
- Purchasing and Owning Your Home

• Chapter 10: Personal Risk Management: Insurance (download PDF:

828 KB)

- Insuring Your Property
- Insuring Your Health
- Insuring Your Income

• Chapter 11: Personal Risk Management: Retirement and Estate Planning (download PDF: 876 KB)

- Retirement Planning: Projecting Needs
- Retirement Planning: Ways to Save
- Estate Planning

• Chapter 12: Investing (download PDF: 669 KB)

- Investments and Markets: A Brief Overview
- Investment Planning
- Measuring Return and Risk
- Diversification: Return with Less Risk

• Chapter 13: Behavioral Finance and Market Behavior (download PDF:

<u>1 MB)</u>

- Investor Behavior
- Market Behavior
- Extreme Market Behavior
- Behavioral Finance and Investment Strategies

• Chapter 14: The Practice of Investment (download PDF: 1 MB)

- Investment Information
- Investing and Trading
- Ethics and Regulation
- Investing Internationally: Risks and Regulations

• Chapter 15: Owning Stocks (download PDF: 766 KB)

- Stocks and Stock Markets
- Stock Value
- Common Measures of Value
- Equity Strategies

• Chapter 16: Owning Bonds (download PDF: 698 KB)

- Bonds and Bond Markets
- Bond Value
- Bond Strategies

• Chapter 17: Investing in Mutual Funds, Commodities, Real Estate, and Collectibles (download PDF: 465 KB)

- Mutual Funds
- Real Estate Investments
- Commodities and Collectibles
- Chapter 18: Career Planning (download PDF: 2 MB)
 - o Choosing a Job
 - Finding a Job
 - Leaving a Job