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Joan S. Ryan is the author of Personal Financial Literacy (5.00 avg rating, 5 ratings, 2 reviews, published 2007), Managing Your Personal Finances (3.83 ...

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5 Keys to Successfully Managing Your Personal Finances

440 CH. 15 MANAGING YOUR PERSONAL FINANCES For more than a year, Rachel Hulin paid \$90 a month for a gym membership. She used it maybe four times in all—for a per-visit rate of approximately \$315. "I sort of felt like an idiot," says the 24-year-old photog-

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