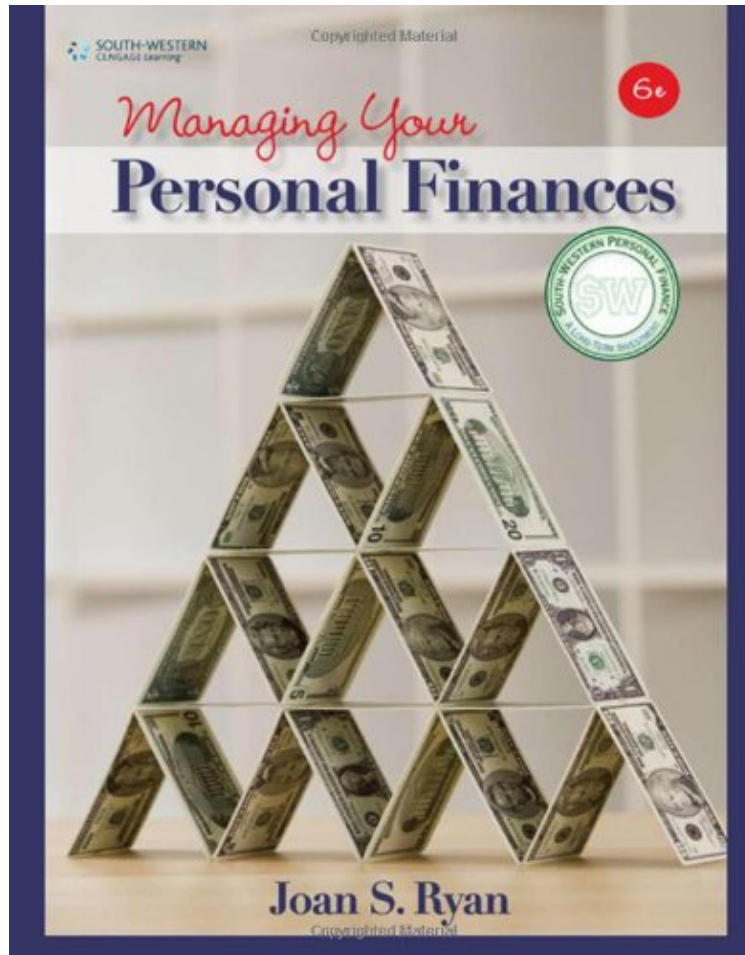


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While focusing on the student's role as citizen, student, family member, consumer, and active participant in the business world, *Managing Your Personal Finances 6E* informs students of their various financial responsibilities. This comprehensive text provides opportunities for self-awareness, expression, and satisfaction in a highly technical and competitive society. Students discover new ways to maximize their earning potential, develop strategies for managing their resources, explore skills for the wise use of credit, and gain insight into the different ways of investing money. Written specifically for high school students, special sections in each chapter hold student interest by focusing on current trends and issues consumers face in the marketplace.

UNIT 1. CAREER DECISIONS. Chapter 1. Choosing Your Career. 1.1 Considering Careers. 1.2 The Challenge of Change. Chapter 2. Planning Your Career. 2.1 Finding a Good Career Fit. 2.2 Finding Career Opportunities. Chapter 3. Getting the Job. 3.1 Getting an Interview. 3.2 Applying, Interviewing, and Following Up. Chapter 4. Adapting to Your Job. 4.1 Communicating in the Work Environment. 4.2 Thriving in the Work Environment. Chapter 5. Keeping Your Job. 5.1 Work-Related Forms and Laws. 5.2 Responsibilities on the Job. UNIT 2. MONEY MANAGEMENT. Chapter 6. Pay, Benefits, and Working Conditions. 6.1 Understanding Pay, Benefits, and Incentives. 6.2 Work Arrangements and Organizations. Chapter 7. Federal Income Tax. 7.1 Our Tax System. 7.2 Filing Tax Returns. Chapter 8. Budgets and Financial Records. 8.1 Budgeting and Record Keeping. 8.2 Legal Documents and Filing Systems. Chapter 9. Checking Accounts and Other Banking Services. 9.1 Checking Accounts. 9.2 Other Banking Services and Fees. UNIT 3. FINANCIAL SECURITY. Chapter 10. Saving for the Future. 10.1 Saving for the Future. 10.2 Savings Options, Features, and Plans. Chapter 11. Investing for Your Future. 11.1 Investing Fundamentals. 11.2 Exploring Investment Options. Chapter 12. Investing in Stocks. 12.1 Evaluating Stocks. 12.2 Buying and Selling Stock. Chapter 13. Investing in Bonds. 13.1 Characteristics of Bonds. 13.2 Buying and Selling Bonds. Chapter 14. Investing in Mutual Funds, Real Estate, and Other Alternatives. 14.1 Investing in Mutual Funds. 14.2 Investing in Real Estate. 14.3 Other Investment Choices. Chapter 15. Retirement and Estate Planning. 15.1 Planning for Retirement. 15.2 Saving for Retirement. UNIT 4. CREDIT MANAGEMENT. Chapter 16. Credit in America. 16.1 What is Credit? 16.2 Types and Sources of Credit. Chapter 17. Credit Records and Laws. 17.1 Establishing Good Credit. 17.2 Credit Ratings and Legal Protection. Chapter 18. Responsibilities and Costs of Credit. 18.1 Using Credit Responsibly. 18.2 Analyzing and Computing Credit Costs. Chapter 19. Problems with Credit. 19.1 Getting Unstuck. 19.2 Reconsidering Bankruptcy. UNIT 5. RESOURCE MANAGEMENT. Chapter 20. Personal Decision Making. 20.1 Making Better Decisions. 20.2 Spending Habits. Chapter 21. Renting a Residence. 21.1 Housing Decisions. 21.2 The Rental Process. Chapter 22. Buying a Home. 22.1 Why Buy a Home? 22.2 The Home-Buying Process. Chapter 23. Buying and Caring for a Vehicle. 23.1 Buying a Vehicle. 23.2 Maintaining Your Vehicle. Chapter 24. Family Decisions. 24.1 Family Plans and Goals. 24.2 Dealing with Life's Uncertainties. UNIT 6. RISK MANAGEMENT. Chapter 25. Introduction to Risk Management. 25.1 What Is Insurance? 25.2 Risk Management. Chapter 26. Property and Liability Insurance. 26.1 Property Insurance. 26.2 Automobile and Umbrella Insurance. Chapter 27. Health and Life Insurance. 27.1 Health Insurance. 27.2 Disability and Life Insurance. UNIT 7. CONSUMER RIGHTS AND RESPONSIBILITIES. Chapter 28. Role of Consumers in a Free Enterprise System. 28.1 Our Free Enterprise System. 28.2 Consumer Problems. Chapter 29. Consumer Protection. 29.1 Laws to Protect Consumers. 29.2 Agencies to Protect Consumers. Chapter 30. Dispute Resolution. 30.1 The Legal System. 30.2 Other Ways to Seek Redress. Appendix A. 1040EZ Tax Tables. Appendix B. 1040A Tax Tables.

About the Author: Joan Ryan, M.B.A., Ph.D., C.M.A., has taught personal finance for over 20 years. She began at Willamette High School in Eugene, Oregon, where this textbook was initially developed and tested. After four years there, she taught in the business department at Lane Community College (also in Eugene) for 12 years. After eight years at Clackamas Community College, she was department chair for the next six years. Then she resumed teaching accounting, personal finance, and business law, retiring from full-time teaching in 2014. She also is a C.M.A. (certified management accountant), a state-certified mediator, and adjunct faculty at Clackamas Community College and Portland State University in the graduate Masters in International Management program.