



The Student's Guide to Financial Literacy

Robert E. Lawless

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The recent global financial crisis was caused, at least in part, by the financial ignorance of many consumers. Many students and young adults in particular have never been taught the basics of financial planning. Yet, the earlier people move from financial illiteracy to literacy, the greater the benefits that will accumulate over time.

As *The Student's Guide to Financial Literacy* makes clear, practices adopted in the early years of adulthood can have the most dramatic effect on a person's ultimate quality of life, level of success, and age of retirement. This book is designed to convey financial wisdom in terms that are easy to understand with suggestions that are easy to apply. Readers will learn about the importance of budgeting and saving, the compounding of money, and how to create a diversified portfolio of investments. Included is advice on buying a first home, the characteristics of good debt versus bad debt, insurance and tax planning, even choosing the right career.

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