

TABLE OF CONTENTS



Introduction 9

CHAPTER 1

Check Your Credit Report Now! ... 11

- Review it, repair it, and get on track

CHAPTER 2

Get a Grip on Your Finances 14

- Know your income
- Track your spending
- Find out where your money goes
- Fix the leaks!

CHAPTER 3

Live Cheaply 19

- Find affordable housing
- Fake yourself out
- Eat in more often
- Be a cheaper date
- Shop smart

CHAPTER 4

Read this Chapter Even Though It's About Insurance 22

- Health insurance
- Health care plans
- Flexible Spending Accounts (FSAs)
- Renter's insurance
- Auto insurance
- Insurance you don't need

CHAPTER 5

Plan for Emergencies 29

- How can I create an emergency fund when I'm broke?
- How much should I keep in my emergency fund?
- How can I build an emergency fund?
- Where should I keep my emergency fund?

CHAPTER 6

Got Retirement?..... 33

- How much money do you need to retire?
- Retirement plan options
- Self-employed and small business plans
- Individual Retirement Accounts (IRAs)

CHAPTER 7

The Get Out of Debt Plan 41

- The good, the bad, and the ugly
- Get a handle on your debt

CHAPTER 8

Set Goals & Make Trade-Offs 45

- Defining your goals
- Making trade-offs

CHAPTER 9

Making Personal Finances

Personal 48

- Know what to know
- Know the best sources
- Financial personal trainers and certified financial advisors
- Action and attitude

CHAPTER 10

Credit Cards 52

- Choosing a credit card
- Interest rates
- Credit card fees
- Monitoring your credit cards

CHAPTER 11

Student Loans 57

- Know your loans and lenders
- Repayment
- Defaulting
- Options if you are unable to keep up with your payments
- Forbearance
- Consolidating student loans
- Loan cancellation and forgiveness
- A word about private student loans

CHAPTER 12

Identity Theft 65

- How identity thieves operate
- Why young adults are targets
- Preventing identity theft
- What to do if you become a victim of identity theft

CHAPTER 13

Banking 69

- Common banking mistakes
- Choosing a bank
- What do you need from a bank?
- Tips to help you save
- Online banking
- Keep track of your account

CHAPTER 14

Investing 75

- What's your money doing?
- Saving
- Investing
- Are you ready to start investing?
- What do you need to start investing?
- How much risk can you tolerate?
- When do you want to use your Investments?
- What are your investment options?
- Mutual funds
- Diversification
- Asset allocation
- Which investments should you choose?
- Where should you purchase your investments?

CHAPTER 15

Taxes 85

- Why do we pay taxes?
- What kinds of taxes do we pay?
- Who creates the taxes you pay?
- Who decides how your tax dollars are spent?
- How is your income tax calculated?
- Filing status
- Taxable income
- Income tax brackets
- Marginal and effective tax rates
- Reporting your taxes
- Reducing Your Tax Burden
- Keeping Records
- Tax Assistance
- Rapid Refund Offers

CHAPTER 16

Increase Your Income 94

- Do you deserve a raise?
- How much are you worth?
- Timing
- How to be persuasive
- And the answer is...

CHAPTER 17

Making a Great First Impression .. 99

- Groom and dress
- Maintaining a groomed workspace
- Non-verbal communication
- Verbal Communication
- Email and instant messaging
- Relationships with colleagues

CHAPTER 18

Understanding Your Organization 107

- Two ears, one mouth
- Company culture
- Working within your organization's culture

CHAPTER 19

Realistic Expectations 111

- The importance of having realistic expectations
- Employer needs / new employee needs
- Other common causes of reality shock

CHAPTER 20

Go Beyond Average 115

- Work a full day
- Do your job well
- Take the initiative
- Make the most of your mistakes
- Contribute positively to the company
- Take care of yourself...

CHAPTER 21

You, Online 118

- Social media
- Establishing and maintaining an online presence
- Making connections
- Finding a job
- Social networking and the workplace

CHAPTER 22

What Your College Has to Offer You Now 121

- Networking
- Services

CHAPTER 23

What You Have to Offer Your College 125

- Maintaining contact
- Mentoring
- Volunteer work
- Financial support