
This topic is one of several in Access Group's WiseBorrower® Education Series.

Planning For Your Financial Future:

A Bibliography

To achieve your financial goals, you must successfully manage your personal finances. To do this, you must first educate yourself on the principles of personal finance and financial management. The literature on financial planning is extensive. You should begin your review of the literature from a broad perspective rather than focusing on a specialized topic. Once you have acquired a deeper understanding of a particular subject, you can delve more deeply into that specific topic.

The publications listed below were chosen for their clarity, readability, and ability to make a complex subject easy to understand. The bibliography is divided into five sections: (1) general financial planning, (2) financing your education, (3) managing credit, (4) managing debt, and (5) investing. There also is a listing of useful Web sites that deal with personal finance. This bibliography is not intended to be an exhaustive listing of the literature, but rather an illustrative sampling.

General Financial Planning

A good place to start is to understand how your financial planning needs may evolve over time. A general financial planning guide should serve this purpose well.

- *9 Steps to Financial Freedom*. Suze Orman. Three Rivers Press. 2000.
- *Get a Financial Life: Personal Finance in Your Twenties and Thirties*. Beth Kobliner. Fireside Books. 2000.
- *Keys to Personal Financial Planning*. D. Larry Crumbley and L. Murphy Smith. Barron's Educational Series, Inc. 2002.
- *Personal Financial Planning, 7th ed.* G. Victor Hallman and Jerry S. Rosenbloom. McGraw-Hill. 2003.
- *Personal Finance for Dummies (per 5th Edition)*. Eric Tyson. IDG Books Worldwide. 2006.
- *Ernst & Young's Personal Financial Planning Guide*. Ernst & Young LLP, Martin Nissenbaum, Barbara J. Raasch and Charles L. Ratner. John Wiley and Sons. 2004.
- *Standard & Poor's Guide to Personal Finance*. Tom Downey. McGraw-Hill. 2005.
- *The 250 Personal Finance Questions Everyone Should Ask*. Peter Sander. Adams Media. 2005.
- *Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth*. T. Harv Eker. Harper Collins. 2005.
- *Zero to Zillionaire: 8 Foolproof Steps to Financial Peace of Mind*. Chellie Campbell. Sourcebooks, Inc. 2006.
- *Wall Street Journal Complete Finance Guidebook*. Jeff D. Opdyke. Three Rivers Press. 2006.
- *The New Spend Less Revolution*. Rebecca Ash. Harriman House. 2006.

Financing Your Education

Managing your finances while in school can involve setting financial goals and objectives; determining how you will finance your education; budgeting; and learning about public and private financing resources, employment opportunities while in school, etc. The following publications are a sampling of those currently available that address these and other topics related to financing your education. Although some of these titles are discipline-specific, the information should be applicable to a variety of educational degrees. You also should go to your local bookstore or public library and check out the section containing financial aid guides, guides to scholarships, and books on other educational funding resources.

- *Cash for Grad School: The Ultimate Guide to Grad School Scholarships*. McKee, Phillip C. and Cynthia Ruiz McKee. Collins, 2004.
- *Financing Higher Education in a Global Market*. Kretovics, Mark and Steve O. Michael (editors). Algora Publishing, 2004.
- *Getting Money for Graduate School*. Peterson's, 2002.
- *On the Road: Saving/Paying for College*. Garrett, Sheryl (editor). Kaplan Business, 2006.
- *Paying for College: The Greene's Guide to Financing Higher Education*. Greene, Howard R. and Matthew Greene. St. Martin's Griffin, 2004.
- *Paying For Graduate School Without Going Broke, 2005 ed.* The Princeton Review, 2004.

Managing Credit

Your credit will affect most aspects of your financial life. You must demonstrate responsible credit behavior each day as you spend, and each month as you pay your bills. The following publications are a few examples of the resources available to help you attain and maintain a good credit score.

- *Best Credit: How to Win the Credit Game*. Neal, Dana A. Paladin Press, 2006.
- *Credit Repair Kit for Dummies*. Bucci, Stephen R. Wiley Publishing, 2006.
- *Credit Scores and Credit Reports*. Hendricks, Evan. Atlas Books, 2005.
- *Do You Make These 38 Mistakes With Your Credit?* Snyder, Stephen. Bellwether, 2004.
- *Repair Your Own Credit*. Hammond, Bob. Career Press, 2001.
- *Your Credit Score: How to Fix, Improve, and Protect the 3-Digit Number That Shapes Your Financial Future*. Weston, Liz Pulliam. Prentice Hall, 2005.
- *The Ultimate Credit Handbook: How to Cut Your Debt and Have a Lifetime of Great Credit. 3rd Edition*. Gerri Detweiler, Penguin Books, 2003.

Managing Debt

Debt may be a major concern for you if you are financing your education. Remember, however, that the funds you borrow to finance your degree are an investment in your future and should not be viewed negatively. On the other hand, consumer debt, such as credit card debt, is not an investment and should be avoided if possible.

If you have debt, you may want to learn about how to manage that debt so that you can achieve your financial goals. The sampling of publications listed below is a good place to start. You should also go to your local bookstore or public library and check out the sections on personal finance and self-help.

- *Pay It Down! From Debt to Wealth on \$10 a Day.* Chatzky, Jean. Penguin Books, 2006.
- *Trash Your Debt: A Real-Life Story and How-To Guide for Getting Out of Debt and Becoming Financially Stable.* Frederick, Arnold D. iUniverse, Inc, 2005.
- *The Money Diet.* Lewis, Martin. Random House, 2004.
- *Free Yourself From Student Loan Debt: Get Out From Under Once and For All.* O'Connell, Brian. Kaplan Business, 2004.
- *Getting Out of Debt and Staying Out: Face Up to Financial Reality and Free Yourself.* Palmer, Tony. How to Books, 2006.
- *Deal with Your Debt: The Right Way to Manage Your Bills and Pay Off What You Owe.* Weston, Liz Pulliam. Prentice Hall, 2005.

Investing

There are many useful books on investing. The sampling of publications listed below is very limited and should be viewed as a "Beginner's Reading List." You should also go to your local bookstore or public library and check out the sections on investing and financial markets. Investment topics can include increasing net worth; investing in growth assets, securities, and money market funds; and understanding the stock market and other financial markets.

- Fisher, Michael. *Saving and Investing: Financial Knowledge and Financial Literacy that Everyone Needs and Deserves to Have!* Authorhouse, 2005.
- Graham, Benjamin and Jason Zweig. *The Intelligent Investor: The Definitive Book on Value Investing.* Harper Collins, 2003.
- Khalfani, Lynnette. *Investing Success: How to Conquer 30 Costly Mistakes and Multiply Your Wealth.* Advantage World Press, 2004.
- Kristof, Kathy. *Investing 101.* Bloomberg Press, 2000.
- Tyson, Eric. *Investing for Dummies, 4th edition.* For Dummies, 2005.

Useful Web Sites

As previously mentioned, the books above are not an exhaustive listing of this kind of literature. You can also visit the following Web sites to learn more in regards to personal finance, paying for your education, managing credit, managing debt, and investing.

www.annualcreditreport.com
www.bankrate.com
www.consumercredit.com
www.debt counselingcorp.org
www.estudentloan.com
www.fastweb.com
www.finaid.org
www.fool.com
www.lowermybills.com
www.mymoney.gov
www.nfcc.org
www.practicalmoneyskills.com
www.smartaboutmoney.org