



# Personal Finance

By E. Thomas Garman, Raymond Forgue



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*Personal Finance* teaches students how to save and invest, manage student loans, decrease credit card debt, find reliable financial online and much more. Throughout the text, students receive advice from personal finance experts, and encounter a variety of real-life scenarios featuring people facing a wide range of financial challenges. The Eighth Edition also includes an easy-to-use guide to recent changes in tax laws, updated graphics and a more sophisticated color scheme, and coverage of the latest trends and topics.

- "Golden Rules of Personal Finance" boxes appear on the second page of every chapter. Each list provides concise advice on making good personal finance decisions early in life to avoid financial hardships later.
- "Advice from an Expert" boxes are co-authored by some of the nation's most renowned personal finance authorities. Topics include Money Mantras for a Richer Life, How Inflation Affects Borrowing, and Buy Your Retirement on the Layaway Plan.
- Group discussion issues appear as end-of-chapter activities, offering students an opportunity to share some of their personal finance experiences with others in the classroom.
- Chapter 19 has been rewritten to cover the basics of estate planning and focuses on actions newly employed college graduates should take to secure their assets.

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## **Editorial Review**

### About the Author

E. Thomas Garman is Professor Emeritus of Personal Finance at Virginia Polytechnic Institute and State University where he also directed the university's National Institute for Personal Finance Employee Education. He also taught at Texas Tech and Northern Illinois University — and as a visiting professor at Catholic University of America, University of Houston and 10 other universities in four countries. In the past, he has also served as a consultant for Senator Charles Percy, a member of the Consumer Advisory Council for the Board of Governors of the Federal Reserve System, and President of the Association for Financial Counseling and Planning Education.

Raymond Forgue is Associate Professor in the Department of Family Studies at the University of Kentucky. He has served as Chair of the Department and Acting Dean of the College of Human Environmental Sciences. For over twenty years, he has taught various courses in consumer studies, personal finance, and insurance. His professional service has included the presidency of the American Council of Consumer Interests and on the board of directors for the Association for Financial Counseling and Planning Education. He has consulted on personal finance education training for the Accredited Financial Counselor certification program.

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