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Financial Literacy for Beginners Kal Salem, CPA,2021-12-06 Welcome to the first step in your personal finance journey Whether this is the first time you have seen materials on money or have been exploring money topics for some time and are looking to understand in a robust format Everything About Money will serve you well The materials in this book are ones that do not age over time as your understanding of the materials matures it will pay you in the form of cash in your bank account from the decisions you will be able to make The book is structured as if you were taking a course on money at your local college beginning with orientation and moving throughout the course and understanding more and more complicated materials By the end of this book you should be able to identify consciously what type of money decisions you are making and how they affect your overall money picture This book was written for two reasons The first is that as an accountant people generally come to you with money questions Over time you begin to get the same questions over and over This issue seen with money is that there needs to be a comprehensive understanding of money to make decisions on your own People often seem to think asking specific questions about one transaction is sufficient to make a good decision The truth of it is that understanding your big picture how a transaction affects your ecosystem of money and what the costs over the long run are all things that need to be considered and cannot be understood without a foundational understanding of money that is what this book serves to do give you the fundamentals so that you can think about your money in a framed way This is not enough though money is a lifelong journey of learning The second reason this book was written is because we see people dig themselves into a hole too often and the solution often takes years to get out of We will understand later in the course the specifics of this but generally because people turn to banks to give them money to purchase things we see people move from working for themselves and their families to working for the bank paying the bank month over month fees for borrowing money and eventually getting into a corner where lifestyle income and expenses do not align This book hopes to frame this scenario too often and move you away from these habits to find a better money picture for yourself and your family You have taken the first step now let us get through this course

Everything About Credit Cards Kal Salem, CPA,2021-12-06 Credit in terms of purchasing things can be thought of as a pool of money a bank has set

aside for you to spend and in return you will replenish that pool of money When a bank sets you up with a credit card they are giving you a line of credit A line of credit is that pool of money that you can spend as you see fit with the promise to pay back that money Credit differs from cash Cash you have in your pocket and you can spend only the maximum amount of cash you have Credit gives you access to a pool of money you can spend When you spend that money you will have a credit balance or amount of cash you owe When you buy things on credit you are promising to pay back the credit company bank for the amount you spend You do not need to pay back your entire line of credit back all at once You can pay back in small payments over time to replenish that pool of money However this is where the issues begin for many people around the globe and is important to understand If you do not replenish your pool of money or pay back your balance in a timely manner you will begin to see fees associated with those payments let us get into that next **U.S. News & World Report** ,2007

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