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Freedom Jeff Nabers, Phoebe Chongchua, 2009-07 Nabers and Chongchua reveal illusions that create an invisible bondage that stands in people's way of being able to keep what they have and live the life they want. They examine a dozen real life case studies to show how to escape financial slavery.

Real World Finance: Boost Your Financial Literacy as All Schools Have Failed to Do Jerry L. Copley, 2023-06-13 As a former mathematics teacher and a master's degree recipient I have witnessed a decline in basic mathematical abilities and financial literacy over the past twenty years. It is disheartening to witness the anxieties people struggle with in their everyday lives especially when due to reliance on credit prompted me to do something I decided to write a book to break down even complex financial concepts into understandable terms. Over the years I have talked with business owners, bank mortgage lenders, sales professionals, finance managers and college and high school students along with coworkers about the many financial topics individuals encounter throughout their lives. To be honest I was somewhat surprised by the lack of understanding around basic financial concepts like budgeting, compensation and remuneration, insurance, credit, investments and even taxation. Education has always been an integral part of my life. I believe in the total education of the individual not just subject matter expertise. An education that can last throughout a lifetime is complex yet simple, timeless yet timely and most importantly it builds a foundation that is needed for ultimate success. This book *Real World Finance: Boost Your Financial Literacy as All Schools Have Failed to Do* builds the financial education that seems to be missing from society today. It details financial concepts necessary to guide the individual through a lifetime of experiences and endeavors. The financial topics include budgets, credit, insurance, investments, retirement and worker compensation with fringe benefits and taxes all tailored to an individual's personal financial life. As a former tax associate I have assisted hundreds with their tax returns. In too many cases individuals did not know how to fill out complete and or file their required tax return. Some didn't even know what their W-2 was. I have become determined to increase their financial literacy as I did with the thousands of students I taught. *Real World Finance: Boost Your Financial Literacy as All Schools Have Failed to Do* explains topics using real world examples from employee compensation and lease versus purchase to loans, insurance, retirement and the importance of investment to taxation. Employing this method breaks down any intimidation of mathematics encountered by many of my former students and the general population while teaching necessary financial concepts and calculations needed for everyday living: purchasing a car, buying insurance, setting up a budget, comparing total compensation from various job opportunities, retirement and investing, filing tax returns, comparing leasing, renting versus ownership and more. A Walmart employee I recently spoke with told me he had to learn many of these concepts for himself after suffering financial hardship. He wished he would have been introduced to these concepts in school. When I informed him I had taught many of the topics contained in *Real World Finance: Boost Your Financial Literacy as All Schools Have Failed to Do* to my students he responded, "I wish I had you as a teacher. I want to help more people like the Walmart employee and others. I sincerely think they will not only benefit from the topics they will find them interesting and

the narrative informative Thank you in advance for taking the time to look at Real World Finance Boost Your Financial Literacy as All Schools Have Failed to Do **Mastering Rental Properties** Adidas Wilson, If you have ventured into real estate investing that is one of the best decisions you have ever made so far Many people some of them your friends and family may never make such a decision and take charge of their financial fate However since you have chosen this path you now hold great power and you have heard with great power comes great responsibility You may not feel successful now and there is no problem with that The habits discussed below will make you a successful investor if you apply them One of your greatest responsibilities as an investor in real estate is to be an effective manager of your portfolio It does not matter whether you manage your own property or you have hired a property manager you are a manager Owning rental property is never a walk in the park There are many issues that you may have to encounter such as bad property managers bad employees economic depressions natural disasters among many others Learn to properly manage your property and your finances Increasing your rental property income is another task This does not just refer to increasing the rent To accomplish this you should always rent out your property at the market rate You will lose out on a lot if you decide to offer below market rent Renting too high may also be a problem Vacancy is one of the main cash flow killers and you will experience it a lot if your rent is too expensive This does not mean that you become a penny pincher Your tenants also have a right to enjoy the property However you can cut costs in many ways For instance Transfer some utility payment responsibilities to the tenant electricity garbage water If your property tax bill is too high challenge it Try getting better insurance rates Apply water saving techniques Use energy efficient appliances Look for vendors who will offer lower rates for longer contracts Switch to fewer but larger garbage pick ups Also don't forget to compare insurance companies for your rentals These simple strategies will help reduce your expenses Cambridge Business English Dictionary Roz Combley, 2011-11-10 The most up to date business English dictionary created specially for learners of English

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