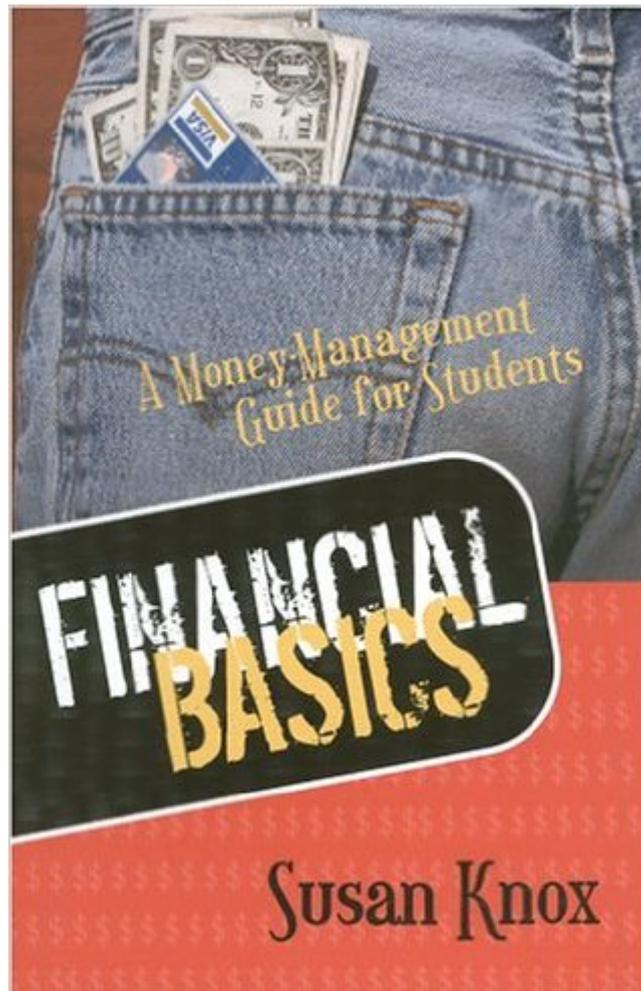


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# FINANCIAL BASICS: MONEY-MANAGEMENT GUIDE FOR STUDENTS



## Synopsis

Jason is typical of today's college students, who are assuming unprecedented debt burdens because of relaxed limits on student loans and easily obtained credit cards. Many on college campuses are calling it a fiscal crisis. Financial Basics tackles the gaps in the personal financial knowledge of college students. Beginning with debit-credit card issues, student loan decisions, and the challenge of managing and reducing debt, Knox walks readers through money management. She skillfully addresses the how to's of checking accounts, spending plans, emergency funds, and credit histories. She discusses financial personalities and the emotions of money, as well as practical record-keeping and simple filing techniques. In Financial Basics, Knox blends her extensive money-management experience with her desire to inform and help students master their finances: she shares experiences about money lessons learned in college, and offers sound solutions and advice for students and their families. Since everyone does not handle money in the same way, Knox gives money-management options for readers to find their best way. The book includes helpful worksheets and is written in an easy-to-read style, using testimonials and examples that will ring true to students. --This text refers to the Paperback edition.

## Book Information

Hardcover: 160 pages

Publisher: Ohio State University Press (June 21, 2004)

Language: English

ISBN-10: 0814209785

ISBN-13: 978-0814209783

Product Dimensions: 9.3 x 6 x 0.6 inches

Shipping Weight: 12 ounces

Average Customer Review: 4.3 out of 5 stars [See all reviews](#) (15 customer reviews)

Best Sellers Rank: #2,062,994 in Books (See Top 100 in Books) #163 in [Books > Business & Money > Personal Finance > College & Education Costs](#) #275 in [Books > Education & Teaching > Higher & Continuing Education > Financial Aid](#) #10650 in [Books > Textbooks > Test Prep & Study Guides](#)

## Customer Reviews

I am a professional financial advisor and have had the opportunity to work with many clients in their 40's and beyond who haven't mastered the basics presented here by Knox. How I wish they had this book 20 years earlier to get them started on the right path - the time lost really hurts. The money

management lessons are timeless, straightforward and essential for everyone, especially young adults striking out on their own. The writing is special - stories that help students relate (and make them want to keep reading). The lessons are doled out gently and casually, not more preaching. All-in-all, an excellent resource. I plan to give it to my clients' kids as they hit high school.

I'm a graduate student, and I got "Financial Basics" as a resource for a project I did last quarter. My project centered around measuring college students' financial awareness and proactiveness. Book was an easy, non-threatening read. I started and finished "Financial Basics" during a 2.5 hour plane ride. Great thing about the book is that you don't necessarily have to be a student (or former student) to benefit from the advice Knox presents. Everyone interviewed for the book had differing financial situations and education--from the financially clueless to the overly stingy and everywhere in between. Instead of trying to fit everyone into one black-and-white financial solution, she gave easy-to-follow, general tips on money management, credit card responsibility, and savings.

This book stands out from other introductory finance books by beginning chapters with a story of how some dumb college kid ruined their finances because of x, then follows up by talking about x in a very general way. It's a nice primer but lacks substance. That being said, it's a little long for its depth of content. The purchase can only be justified if it is required text for a class, as is my case, or the reader is searching for a glancing read of common financial pitfalls.

A good book, a bit too much focus on financial aid. A bit more introduction to life finances would have been helpful: i.e. what is involved in a loan, mortgage, basics of investing ...just an intro to know what is out there and what it pays to start thinking about for the future.

Also available in a hardcover edition (0814290785, \$39.95), *Financial Basics: A Money-Management Guide For Students* by certified public account, financial planner, and former university administrator and teacher Susan Knox shares hard-learned lessons about managing money when in college. Practical solutions to common money problems faced by students and family, as well as flexible money-management tips, tricks, and techniques for readers accustomed to handling their money in any of a variety of styles fill this solid, information-packed resource. An absolute must-have for any young adult entering the complex world of financial matters, especially when attending school far away from home.

Every young person leaving High School should read this book and if they can retain 15% of what they read will be a great start into personal financial responsibility of becoming an adult whether they go on to School or adult life.BK

If you are just someone who doesn't care about where your money goes, read this book! The tales here are scary but they conclude with great lessons for young adults no matter how big or how small your budget may be. No matter what your financial situation may be this book will help you in some way maybe save a couple of bucks at least.

The book is very well written with sound advice. It presents a good blueprint for sensible financial management for college years and well beyond. I have given this book to each of my college age grandchildren. It is readable and very practical

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