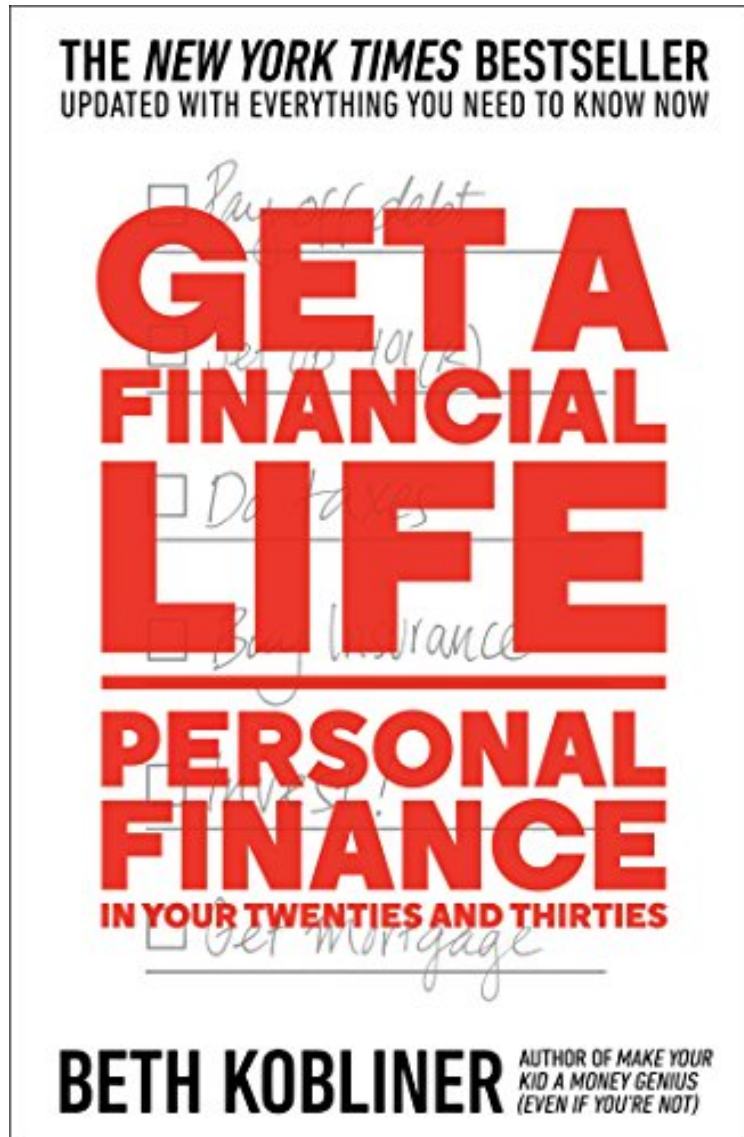


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Get a Financial Life: Personal Finance in Your Twenties and Thirties

Beth Kobliner

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A completely revised and updated fourth edition of the New York Times bestseller, designed to guide younger adults through the world of personal finance. More than ever before, people in their twenties and thirties need help getting their financial lives in order. And who could blame them? These so-called millennials have come of age in the wake of the worst economic crisis in memory, and are now trying to get by in its aftermath. They owe record levels of student loan debt, face sky-high rents, and struggle to live on a budget in an uncertain economy. It's time for them to get a financial life. For two decades, Beth Koblinerr's bestseller has been the financial bible for people in their twenties and thirties. With her down-to-earth style, she has taught them how to get out of debt, learn to save, and invest for their futures. In this completely revised and updated edition, Kobliner shares brand-new insights and concrete, actionable advice geared to help a new generation of readers form healthy financial habits that will last a lifetime. With fresh material that reflects the changing digital world, *Get a Financial Life* remains an essential tool for young people learning how to manage their money. From tackling taxes to boosting credit scores, *Get a Financial Life* can show those just starting out how to decrease their debt, avoid common money mistakes, and navigate the world of personal finance in today's ever-changing landscape.

From Library JournalThose in their twenties and thirties have special financial concerns, including paying off college loans, obtaining credit cards, buying a car, and financing a first house or apartment. Kobliner, a contributing writer for *Money* magazine, provides some assistance here. She "focuses exclusively on what you need to know now when you're just starting to pay attention to money matters?whether you earn \$15,000 or \$150,000, whether you're single or married, whether you're financially inclined or financially challenged." Those consulting this book will find useful information and advice, from buying insurance to filing an income tax return. Helpful features include a bibliography of information resources and lists of agencies to contact. This source provides a helpful road map for young people striving for financial security. Recommended for public libraries.?Lucy T. Heckman, St. John's Univ. Lib., Jamaica, N.Y. Copyright 1996 Reed Business Information, Inc. From BooklistAs one grows older, it becomes increasingly apparent that the oft-repeated admonishment that it is never too early to start saving money is all too true. But the young are often disinclined to think about growing older, and they usually cannot "afford" to start setting money aside. Kobliner, herself a barely thirtysomething who writes for *Money* magazine, attempts to reach younger readers by speaking their language and tailoring fairly standard financial counsel to the needs and circumstances of those just starting out on their own. Included in her advice on budgeting, credit, banking, investing, retirement planning, home buying, insurance, and taxes are tips on car loans, credit cards, ATMs, bank accounts, mutual funds, retirement savings plans, apartment renting, and paying back student loans. David Rouse Written specifically for people in their 20s and 30s and who don't feel like they are in control of their financial life, Beth Kobliner has written one of the best personal finance books currently available. *Get A Financial Life* shows anyone how to manage money and make it grow. It teaches how to refinance high-rate credit cards and student loans; invest in the right mutual funds; find low-cost auto loans and mortgages; make the most of tax deductions; and use tax-advantaged savings plans to build a serious nest egg towards eventual retirement -- especially when Social Security is under heavy stress by the time the 20 30 year olds are entering their retirement years. *Get A Financial Life* is "must" reading for young adults -- and has a lot of solid information for the 40 and over crowd as well! -- Midwest Book