

TABLE OF CONTENTS

7	Introduction
9	How to Use this Book
11	PART ONE: Understanding Money—The Basics
11	Chapter 1. Money (Really) Matters
18	Chapter 2. Banking 101
28	Chapter 3. Credit Reports—Why Your Credit Score Matters!
39	Chapter 4. Jobs & Money
49	Chapter 5. Keeping It Private—Frauds and Scams
57	PART TWO: Budgeting and Savvy Spending
57	Chapter 6. Budgeting—Making a Plan (and Sticking to It)
68	Chapter 7. Spending—How to Get More for Less!
79	PART THREE: Borrowing, Debt, and Big-Ticket Item Purchases
79	Chapter 8. Introduction to Borrowing Money and Debt
94	Chapter 9. Big-Ticket Item Purchases
98	Chapter 10. An Introduction to Car Ownership
102	Chapter 11. An Introduction to Home Ownership
107	PART FOUR: Your Way to Wealth
107	Chapter 12. Saving—Your Rainy Day Fund
118	Chapter 13. Investing—Building Wealth
139	PART FIVE: The Future of Money
140	Chapter 14. From Cash to Cashless
147	Let's get started!!!