



**Chapter 1: What You Should Know About Financial Planning**

- The Benefits of Financial Planning

**Chapter 2: Time Value Applications**

- Time Value of Money

**Chapter 3: Personal Financial Statements and Budgeting**

- Developing a Financial Statement

**Chapter 4: Career Planning and Financial Success**

- Career Plans

**Chapter 5: Planning for College Education**

- College Education Financials
- Strategies for Funding College Tuition

**Chapter 6: The Return and Risk of Your Investments**

- Investing

**Chapter 7: Banking and Cash Management**

- Banking

**Chapter 8: Managing Debt**

- Credit Cards
- Bankruptcy Law

**Chapter 9: How to Reduce the Costs of Living**

- Reducing the Cost of Living

**Chapter 10: Where and How You Choose to Live**

- Home Ownership

**Chapter 11: Life, Health, Property, and Liability Insurance**

- Insurance

**Chapter 12: Investments and Planning**

- Getting Started as an Investor

**Chapter 13: Investing in Common Stock**

- Common Stock

**Chapter 14: Fixed-Income Securities and Real Assets**

- Fixed Income Securities
- Investing in Tangibles – Real Estate and Other Real Assets
- Real Estate
- Indirect Real Estate Investments

**Chapter 15: Funds and Diversification**

- Mutual Fund Investing

**Chapter 16: Retirement and Estate Planning**

- Retirement Planning
- Estate Planning