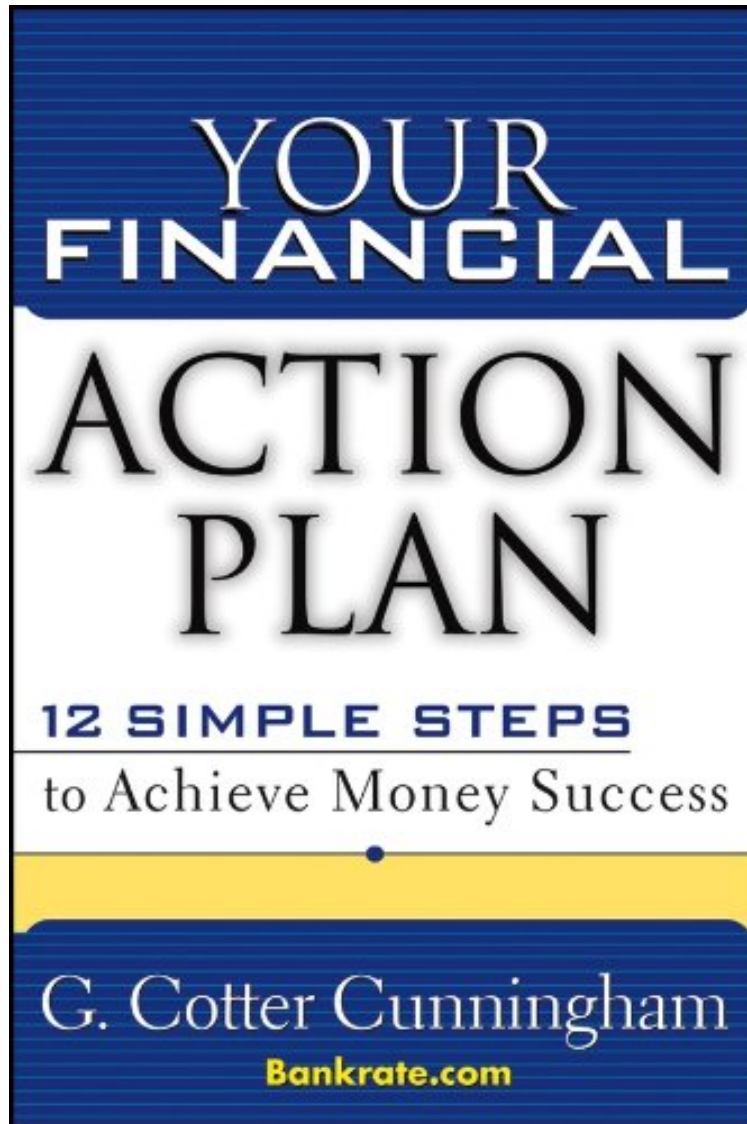


Your Financial Action Plan: 12 Simple Steps to Achieve Money Success

G. Cotter Cunningham
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G. Cotter Cunningham : Your Financial Action Plan: 12 Simple Steps to Achieve Money Success before purchasing it in order to gauge whether or not it would be worth my time, and all praised Your Financial Action Plan: 12 Simple Steps to Achieve Money Success:

Your Financial Action Plan outlines twelve simple steps that will improve your level of financial literacy as well as

help you forge the financial future you desire. Today, financial knowledge means financial power, and in Your Financial Action Plan, you'll be introduced to the important personal financial issues that affect your life. With this book as your guide, you'll learn how to: * Make the most of your mortgage * Maintain a good credit rating * Build your retirement savings * Negotiate with your local bank to get the best deals * Navigate the ins and outs of insurance * Create a will * Handle tax deductions and credits * And much more Filled with practical guidance and extensive expertise, Your Financial Action Plan will help you build the type of financial life you've always wanted.

From the Inside Flap While three out of five Americans believe they are in control of their personal finances, the same number of people are not sure of such essential things as how much life, auto, or health care insurance they should carry. In today's fast-paced and ever-changing world, making personal finance decisions is harder than ever, especially if you're not fully familiar with your financial options. Your Financial Action Plan outlines twelve simple steps to improve your level of financial literacy as well as help you forge the financial future you desire. Financial knowledge means financial power, and in Your Financial Action Plan, you'll be introduced to and brought up to speed on important personal financial issues such as insurance, taxes, mortgages, and debt. By becoming more familiar with these and other personal financial issues, you'll be ready to tailor a financial plan that is right for you—a plan that will allow you to protect and grow your hard-earned money and assets. Your Financial Action Plan also prepares you to confront some of the most basic—but essential—financial issues, such as creating a will, building a savings nest egg, and making and sticking to a monthly budget. In a straightforward and accessible style, this comprehensive resource offers valuable insights that will help you: Prepare for financial emergencies ahead of time Gain control of your expenditures Decipher 401(k) plans, defined benefit plans, IRAs, and pension plans Negotiate with your local bank to get the best deals Make informed financial decisions when buying or leasing a car Maintain a good credit rating And much more Whether you're dissatisfied with your current financial situation or just want to gain a better understanding of the personal financial issues that affect your life, Your Financial Action Plan is the best place to go for straightforward answers. Filled with practical guidance and extensive expertise, Your Financial Action Plan will help you avoid costly mistakes by closing the gap between knowing and executing financially sound strategies. From the Back Cover Your Financial Action Plan outlines twelve simple steps that will improve your level of financial literacy as well as help you forge the financial future you desire. Today, financial knowledge means financial power, and in Your Financial Action Plan, you'll be introduced to the important personal financial issues that affect your life. With this book as your guide, you'll learn how to: Make the most of your mortgage Maintain a good credit rating Build your retirement savings Negotiate with your local bank to get the best deals Navigate the ins and outs of insurance Create a will Handle tax deductions and credits And much more Filled with practical guidance and extensive expertise, Your Financial Action Plan will help you build the type of financial life you've always wanted. About the Author G. COTTER CUNNINGHAM is an authority on personal finance. For over a decade, he has given consumers expert advice on their important financial matters. Mr. Cunningham is the Chief Operating Officer of Bankrate, Inc., which operates Bankrate.com, the most-visited personal finance rate information Web site in the world. Mr. Cunningham and his colleagues provide consumers with comparative data and practical advice on CDs, mortgages, auto loans, banking, taxes, and financial planning. Bankrate.com helps consumers to select the best financial institution for their particular needs. Bankrate provides financial data and information to a network of more than 75 partners, including Yahoo!, America Online, the Wall Street Journal, and the New York Times. Cotter Cunningham has a unique background and perspective on personal finance. He has spent almost his entire career in finance, from working as a loan officer and running an Internet-based credit card program, to advising companies on financial strategy. Cotter believes the first step in financial independence is to foster a basic understanding of the who, what, why, where, and when of financial matters. In Your Financial Action Plan, he provides readers with the knowledge they need to plan their financial future. He lives in Palm Beach Gardens, Florida, with his wife and children.