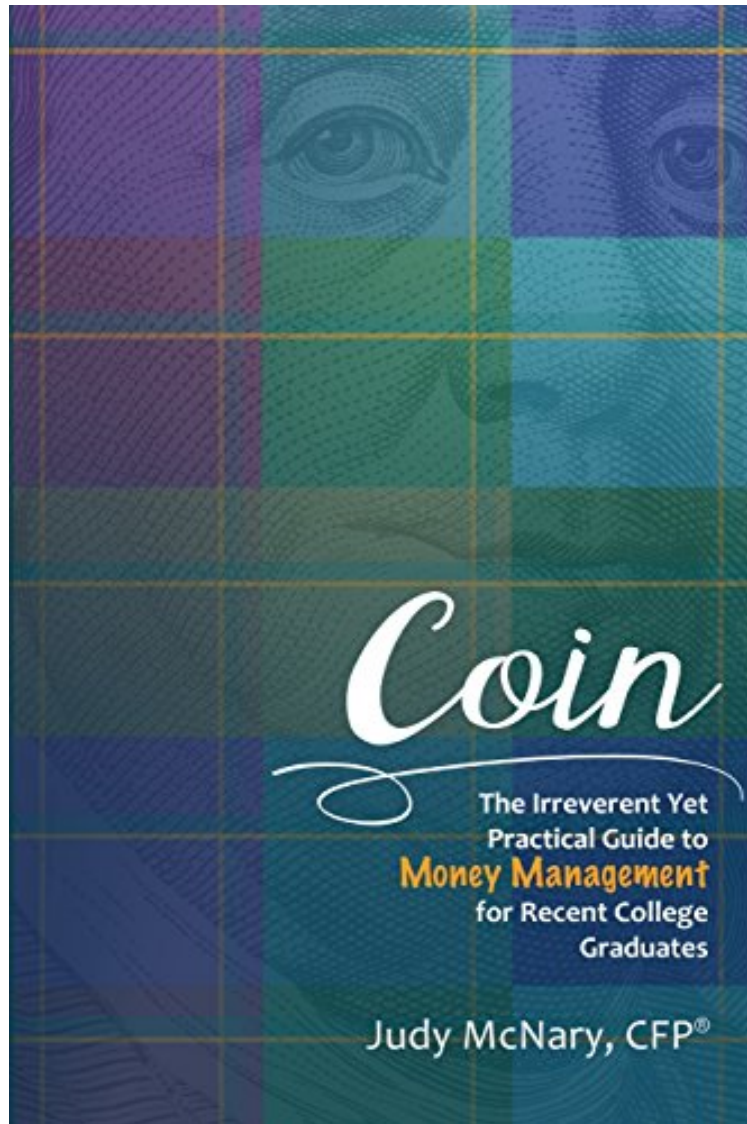


(Ebook free) Coin: The Irreverent Yet Practical Guide to Money Management for Recent College Graduates

Coin: The Irreverent Yet Practical Guide to Money Management for Recent College Graduates

Judy McNary

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Judy McNary : Coin: The Irreverent Yet Practical Guide to Money Management for Recent College Graduates before purchasing it in order to gage whether or not it would be worth my time, and all praised Coin: The Irreverent Yet Practical Guide to Money Management for Recent College Graduates:

0 of 0 people found the following review helpful. This Financial Planner Laughed All the Way Through - Great Book!By Holly P. Thomas, Author, Psychology of Money ExpertMcNary's Coin: The Irreverent Yet Practical Guide

to Money Management for Recent College Graduates is like Toy Story - it speaks the language of a younger generation, but the older ones get the message on a different level. A mother of three twenty-somethings, McNary has the lingo down cold, and delivers practical advice without an ounce of finger-wagging. She must be one of the cool, hip moms all the twenty-somethings want to hang out with. At eighty pages, Coin provides nearly-instant gratification for short attention spans. Yet, at least one 22-year-old I know (a friend's daughter) took the time to do the quizzes and exercises, then opened a Roth IRA after reading it. Covering spending, savings, debt, taxes, gifts, loans, and insurance, it's a mini-financial-plan-in-a-box. More specifically, McNary covers the little behavioral choices that turn into big bad habits, or good ones, over a few decades. Choosing to pay yourself first. Choosing only one credit card. Choosing to tell your frat bro to call his folks for bail money. Choosing the fadeaway tattoo instead of the permanent one. Choosing to be one of the 35% of credit card holders who pay off their balance every month. Making the complex simple is the challenge for this age group. Coin's coverage of student loan repayment options is not the most comprehensive, but was the first I could actually comprehend. Sure we get a lot of info from other august sources, but, no offense to those guys, McNary makes navigating student debt a lot more fun. The retirement chapter is appropriately simplified - at that age, the main message is the power of compounding and the employer match, not the correlation coefficient between managed futures and large cap. Admittedly I have not wanted to contemplate advising anyone how to live without a car, how to live with a roommate you are not in love with, or how to choose between cellphone plans and gym memberships, but Coin tackles the decisions twenty-somethings are really facing with gusto. Woven into the irreverence are cartoons, diagrams, and Mad Libs from illustrator Jenna Kusmierek that make it more of a ride than a read. No matter your generation, I dare you not to laugh out loud with Coin.

2 of 2 people found the following review helpful. Humorous, helpful advice for any 20-something. By Michael Cohn I read this in advance of giving a copy to each of my two daughters. Before giving copies to them, I wanted to be sure it contained useful advice. It does. It offers very helpful advice about getting started saving, avoiding debt (and paying it off), and how to manage spending, especially on housing and transportation. It even covers insurance and retirement--both things that even 20-somethings should think about. I certainly didn't learn anything--I've been investing for 40 years--but I did surprise myself by reading the book cover-to-cover. It's very well written with examples throughout. The author has a great sense of humor: one of the best examples is the "Budgeting Your Body Art" section. I loved the quizzes. Other readers will find the numerous worksheets helpful. No chapter is longer than eight pages and includes many great drawings, making the book easily accessible. I can highly recommend this book for any young adult, recent college graduate, or the parents or friends of such.

1 of 1 people found the following review helpful. a book with just the facts. By agg8989 This book should be handed to every new grad with their diploma. This easy read gives an overview of the essentials needed to set new grads on the right path. As a recent grad I can attest that financial planning can be complicated and overwhelming with many opinions about where to start. This book lays out the baselines and strategies to give the future the strong start they need.

A true gem in the world of personal finance books, Coin covers the basics with humor and wit so that you can get on with living. Written specifically to meet the needs of newly minted college graduates, Coin makes a perfect gift for anyone just starting out. Who knew personal finance could be so fun?

From the Author As a financial planner, I have worked with many clients in their 30s, 40s, and 50s, who say "If I only knew then what I know now about managing my money I'd be a lot better off." I have also met with many young adults to teach them what they need to know to handle their personal finances. They encouraged me to write this book. I promised it would give them the financial essentials in a short, funny way. I love the emails I receive from readers who tell me their stories, their favorite parts of the book, and the Roth IRAs they are opening. Let's face it, life is so much more fun when you're not stressing about money!