



Because No One is Going to Take Care of You: A Guide to Financial Success for the Recent Graduate

Charles Smith Ph.D.

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*A great gift for a high school or college graduate! It's a fact... Graduating seniors have a difficult road ahead of them. Many are already burdened with terrifying amounts of debt and they head out into a job market in which there is currently little opportunity. Making matters worse is the fact that very few recent graduates have ever been taught how to properly manage their personal finances. If you are a recent graduate, the deck is stacked against you and these challenges are only going to be made worse with poor financial decision-making. However, there is one asset that you have that can save you... You have time. But you must act now! In this easy-to-read text, Dr. Charles Smith walks you through many of the financial stumbling blocks that can trip up a recent graduate. Through wit, humor, and sound practical advice, Dr. Smith provides guidance in the areas of: Banking, Credit Cards, Investing, Insurance, Retirement, Housing and more. While time is still on your side, if you apply the proper knowledge and some discipline to your personal finances, then you can achieve financial success! You must - Because No One is Going to Take Care of You!

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