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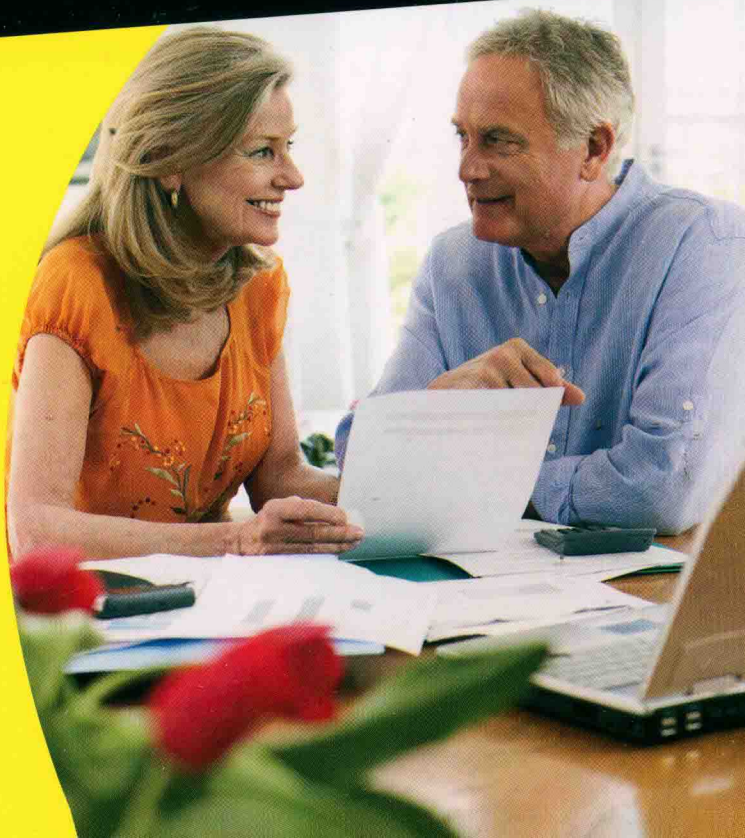
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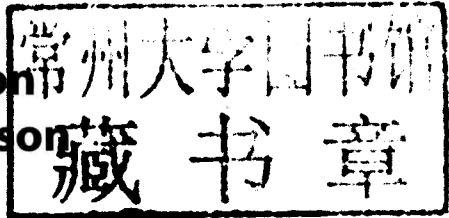
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FOR
DUMMIES®

by Eric Tyson
and Bob Carlson



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Praise for Eric Tyson

“Eric Tyson is doing something important — namely, helping people at all income levels to take control of their financial futures. This book is a natural outgrowth of Tyson’s vision that he has nurtured for years. Like Henry Ford, he wants to make something that was previously accessible only to the wealthy accessible to middle-income Americans.”

— James C. Collins, coauthor of the national bestseller *Built to Last*; former Lecturer in Business, Stanford Graduate School of Business

“*Personal Finance For Dummies* is the perfect book for people who feel guilty about inadequately managing their money but are intimidated by all of the publications out there. It’s a painless way to learn how to take control.”

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— *Chicago Tribune*

“This book provides easy-to-understand personal financial information and advice for those without great wealth or knowledge in this area. Practitioners like Eric Tyson, who care about the well-being of middle-income people, are rare in today’s society.”

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“Worth getting. Scores of all-purpose money-management books reach bookstores every year, but only once every couple of years does a standout personal finance primer come along. *Personal Finance For Dummies*, by financial counselor and columnist Eric Tyson, provides detailed, action-oriented advice on everyday financial questions. . . . Tyson’s style is readable and unintimidating.”

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About the Authors

Eric Tyson is an internationally acclaimed and best-selling personal finance book author, syndicated columnist, and speaker. He has worked with and taught people from all financial situations, so he knows the financial concerns and questions of real folks just like you. Despite being handicapped by an MBA from the Stanford Graduate School of Business and a BS in Economics and Biology from Yale University, Eric remains a master of “keeping it simple.”

After toiling away for a number of years as a management consultant to Fortune 500 financial-service firms, Eric took his inside knowledge of the banking, investment, and insurance industries and committed himself to making personal financial management accessible to all.

Today, Eric is an accomplished personal finance writer. His “Investor’s Guide” syndicated column, distributed by King Features, is read by millions nationally. He is the author of five national best-selling books, including *Personal Finance For Dummies*, *Investing For Dummies*, and *Home Buying For Dummies* (coauthor), among others, which are all published by Wiley Publishing. *Personal Finance For Dummies* was awarded the Benjamin Franklin Award for best business book of the year.

Eric’s work has been featured and quoted in hundreds of publications, including *Newsweek*, *The Wall Street Journal*, *Los Angeles Times*, *Chicago Tribune*, *Forbes* magazine, *Kiplinger’s Personal Finance* magazine, *Parenting* magazine, *Money* magazine, *Family Money* magazine, and *Bottom Line/Personal* magazine; on NBC’s *Today Show*, ABC, CNBC, PBS’s *Nightly Business Report*, CNN, and FOX-TV; and on CBS national radio, NPR’s *Sound Money*, Bloomberg Business Radio, and Business Radio Network.

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Bob received his JD and an MS (Accounting) from the University of Virginia, received his BS (Financial Management) from Clemson University, and passed the CPA Exam. He also is an instrument-rated private pilot.

Dedication

Eric: This book is hereby and irrevocably dedicated to my family and friends, as well as to my counseling clients and customers, who ultimately have taught me everything that I know about how to explain financial terms and strategies so that all of us may benefit.

Bob: To the many readers of my newsletter, *Retirement Watch*. They are an intelligent, educated, hardworking, and practical bunch. Over the years they shared with me their problems, issues, and insights and inspired many of the ideas and recommendations in the newsletter. In many ways, we've worked together to develop the best ideas for our retirement plans.

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And, thanks to you, dear reader, for buying our books.

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