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Chapter 1 : Maths is a potential life changer â€" from wages to dating | Financial Times

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Chapter 2 : Air Force Times, Independent News For Airmen | Air Force Times

Larry Burkett was an American author and radio personality whose work focused on financial counseling from an evangelical Christian point of view. Burkett was born the fifth of eight children. After completing high school in Winter Garden, Florida, he entered the U.S. Air Force where he served in.

Simplify Your Finances In 7 Easy Steps September 11, The start of the new school year seems to bring about a sense of starting over. New goals, expectations and plans for the next 12 months. A lot can happen in that time! The same can be said about your finances; lots of things can change in the space of 12 months and you can do some steps to simplify your finances. Sometimes finances can seem so overwhelming it can be difficult to know where to begin. But, there are some things you can do to simplify your finances, to make it easier: Preferably, if you can get all of these to go out of your account on the same day, then this would be better. As soon as all of your fixed expenses are gone, then you know how much you have left to live on! And automating can include your savings, if you want. Get rid of the paper trail. Where possible, end the paper trail. Create a flexible budget. Having a budget means having a plan for where you want your money to go. In the first few months, keep it flexible. Now, this is a very divided subject but, where possible, try to pay with cash. In fact, using my simple budget planner is helping me with this. Only have one credit card. Multiple credit cards can be tricky to keep track of and can inevitably end up leading to more spending. Stick to one card and pay it off each month. Check that everything you pay for is necessary. You cease going but the payments continue. Check this and cancel anything you no longer need. It seems to be a trend at the moment to have multiple current accounts, plus savings, plus retirement accounts. If you can, try to consolidate these into as few as possible. Have only one current account instead of three. Simplifying your finances in terms of what you need to keep track of can help. Plus, less accounts mean less log in details to remember! Anything that makes it easier to track incomings and outgoings is great in my book. Although I tend to track our budget by writing it down, most of these I do regularly. And, simplifying your finances makes it less stressful! What else would you add to that list?

Chapter 3 : Refund Choices - BankMobile Disbursements

Note: Citations are based on reference standards. However, formatting rules can vary widely between applications and fields of interest or study. The specific requirements or preferences of your reviewing publisher, classroom teacher, institution or organization should be applied.

Pin1 3 Shares Are you finally ready to get your financial health in better shape? For most of us, the future can be an uncertain entityâ€”what our professional and personal lives will look like as the months, years, and decades roll forward can be difficult to predict, and unexpected twists and turns along the way can derail our plans and force us to revise our goals along the way. This uncertainly can cause a great deal of stress, so it makes sense to have as much under our control and working in our favor as possible. Having a financial safety net of sorts to help see us through is obviously beneficial. If so, then keep reading, and consider using the following strategies to get you started on the right path. Get serious One of the most important aspects of getting yourself in good financial shape is to get in the proper mindset for doing so. Like most endeavors in life that require a change in behavior and extended displays of discipline, being in the right mental space at the onset, during the critical first steps, is an essential ingredient for success. So, in order to get started with the right attitude and mindset, try making a list of goals for getting your life in financial order. Both short- and long-term goals are fair game here. Do you want to pay back a loan or reduce your debt? Do you want to make a significant purchase sometime in the future that you want to be in better financial shape for, like a car or home? Are you preparing for a major life change, like a move or starting a family? Having a set of tangible and achievable! The truth is, sometimes it takes having a destination in your sights to make it through a long journey. So, think of your initial move to get your financial life in order as a series of small steps in the right direction. Think of some small ways you can get startedâ€”perhaps save a little bit of money each week from each paycheck or find a few ways you can earn some extra money a part-time job or selling some of your unwanted stuff are great ideas. You can also try eliminating some unnecessary expenses in your life. Get help One of the really nice things about getting your financial life in order these days is that there are more tools than ever before to help you stay on track. An army of app developers have devoted their efforts to creating financial planning, organizing, and saving tools that can help you get your finances in order and hit all of your money milestones along your path to financial freedom. A little Internet research to discover the latest and greatest apps that best meet your needs is time well spent. You can also turn to friends and family for helpâ€”the truth is, having the important people in our lives helping to keep us motivated can mean the difference between success and failure in a challenging situation. So, let your friends and family know about your financial plans, fill them in on how they can help, and use their support to achieve your goals. Use the advice and strategies presented here to help get you moving in the right direction when it comes to your money and finances.

Chapter 4 : Army Times, Independent News For Soldiers | Army Times

It is a complete money guide, offering practical suggestions for building a sound financial program. Following Larry Burkett's time-tested, biblically grounded advice, you will learn to plan for a secure future, get out or stay out of debt, and enjoy the freedom that comes from having your financial house in order.

Kopp Updated August 11, â€” 2: Worse, when you first sign up, and every year after that, you are asked to make or confirm a major financial decision based on the same dreck. Allow us to translate. You may find it helps you make your initial choices and revise them when you should. Euphemisms Made Simple Mutual funds, like spicy sauces, have standard warning labels, but instead of mild, medium and flammable, the range goes from conservative to aggressive, with plenty of grades in between that may be described as balanced, value or moderate. All of the major financial firms use similar wording. A conservative fund avoids risk, sticking with high-quality bonds and other safe investments. A value fund , in the middle of the risk range, invests mostly in solid, stable companies that are undervalued, that pay dividends and are expected to grow only modestly. A balanced fund may add a few more risky equities to a mix of mostly value stocks and safe bonds, or vice versa. And moderate refers to a moderate level of risk. An aggressive growth fund is always looking for the next Apple, but may find the next Enron instead. You could get rich fast or poor faster. In fact, over time the fund may swing wildly between big gains and big losses. In between all of the above are infinite variations. Many of these may be specialized funds, investing in emerging markets , new technologies, utilities or pharmaceuticals. In any case, the default option is often a target-date fund. Based on your expected retirement date, you choose a fund that is intended to maximize your investment around that time. Which Euphemism Should I Pick? How you divvy up your money â€” or, as the experts say, determine your asset allocation â€” is your decision. The first consideration is a highly personal one, and that is your so-called risk tolerance. Only you are qualified to say whether you love or hate the idea of taking a flyer, or whether you prefer to play it safe. The next big one is your age, specifically how many years you are from retirement. The basic rule of thumb is that a younger person can invest a greater percentage in riskier stock funds. At best, the funds could pay off big. At worst, there is time to recoup losses, since retirement is far ahead. The same person should gradually reduce holdings in risky funds, moving to safe havens as retirement approaches. In the ideal scenario, the older investor has stashed those big early gains in a safe place, while still adding money for the future. The traditional rule was that the percentage of your money invested in stocks should equal minus your age. More recently, that figure has been revised to or even , because average life expectancies have increased. What Funds Should I Include? You probably already know that spreading your k account balance across a variety of investment types makes good sense. Diversification helps you capture returns from a mix of investments â€” stocks, bonds, commodities and others â€” while protecting your balance against the risk of a downturn in any one asset class. Some experts advise saying no to company stock: The move concentrates your k portfolio too narrowly and increases the risk that a bearish run on the shares could wipe out a big chunk of your savings. Vesting restrictions may also prevent you from holding on to the shares if you leave or change jobs, making you unable to control the timing of your investments. You may think your life and career are too complicated for a simple formula. Although it is aimed at individual stock investors, it explains some of the thought processes behind investing and risk. Which Funds Should I Avoid? It costs money to run a k plan â€” a hefty tab that generally comes out of your investment returns. Consider the following example posted by the Department of Labor. If you pay 0. Up the fees and expenses to 1. They are determined by the deal your employer made with the financial services company that manages the plan. This Department of Labor publication explains the details of typical fees and charges. Basically, the business of running your k generates two sets of bills â€” plan expenses, which you cannot avoid, and fund fees, which hinge on the investments you choose. The former pays for the administrative work of tending to the retirement plan itself, including keeping track of contributions and participants. Among your choices, avoid funds that charge the biggest management fees and sales charges. Actively managed funds are those which hire analysts to conduct securities research. This research is expensive, and it drives up management fees, says James B. If you opt for well-run index funds, you should look to pay no more than 0. How Much Should I Invest? But the combination of an employer match if the company offers it and a tax benefit make it irresistible. That minimum should be the amount that qualifies you for the full match from your employer, and the full tax savings. In addition, you are effectively reducing your federal taxable income by the amount you pay in. As retirement approaches, you may be able to start stashing away a greater percentage of your income. This strategy also is enshrined in the federal tax code. When you retire, your tax rate may drop, allowing you to withdraw these funds at a lower tax rate, says Kirk Chisholm, wealth manager at Innovative Advisory Group in Lexington, Mass. In , eligibility for this credit ranges from: Keep in mind that various sectors of the stock market do not always move in lockstep. For example, if your portfolio contains both large-cap and small-cap stocks, it is very likely that the small-cap portion of the portfolio will grow more quickly than the large-cap portion. If this occurs, it may be time to rebalance your portfolio by selling some of your small-cap holdings and reinvesting the proceeds in large-cap stocks. While it may seem counterintuitive to sell the best-performing asset in your portfolio and replace it with an asset that has not performed as well, keep in mind that your goal is to maintain your chosen asset allocation. When one portion of your portfolio grows more rapidly than another, your asset allocation is skewed in favor of the best performing asset. If nothing about your financial goals has changed, rebalancing to maintain your desired asset allocation is a sound investment strategy. And keep your hands off it. Borrowing against k assets can be tempting if times get tight. On top of that, you may be assessed fees on the loan. Resist, resist, resist the option, says Armstrong. The need to borrow from your k is typically a sign that you need to do a better job of planning out a cash reserve, saving, or cutting spending and budgeting for life goals. Take It With You Most people will change jobs more than half-a-dozen times over the course of a lifetime. Far too many of them will cash out of their k plans every time they move. This is a bad strategy. Even if your balance is too low to keep in the plan, you can roll that money over to an IRA and let it keep growing. See Moving Plan Assets: How To Avoid Mistakes. The Bottom Line Building a better runway to retirement or to financial independence starts with saving.

DOWNLOAD PDF SELECTIONS FROM YOUR FINANCES IN CHANGING TIMES

Chapter 5 : Non-financial Performance Measures: What Works and What Doesn't - Knowledge@Wharton

LearnVest empowers people to live their richest lives, with daily newsletters packed with tips and stories on managing your money and boosting your career, a budgeting center for keeping track of your expenses and income, and affordable, personalized financial plans from a team of certified financial planners.

How do I sign up? At this time, you will be sent an email from Heartland ECSI that will have your account ID and temporary password and detailed instructions on how to sign up. To elect a refund option, you will need to log into your RefundSelect Online Account using the account ID and password provided to you via email. Once you sign onto the website, simply review update your information and hit save. Can I sign up for my refund option at any time? You may elect a refund option at any time. Can I change my refund option at any time? You may change your refund election at any time. Do I need to sign up every semester? Once you have elected your refund option, you are in the system until you graduate, or if you decide to remove yourself from the refund program. You have complete control of how you get your refunds. What if my name or address changes? The only thing that will not change is your login. Your account ID is the first two letters of your last name and your social security number or student ID, but if your name changes, this will not change. How do I cancel my refund option? You will be sent an email from Heartland ECSI indicating you have been successfully updated your refund option. If you currently have a RefundSelect Citibank Prepaid MasterCard you can continue to utilize the existing funds, features and functionality of the card until the card balance reaches zero. Password What is my password? What if I forget my password? If you forget your password, you can go to the login page https: Type in your school code, account ID and click [Email my Password]. Your account ID is the first two letters of your last name and your social security or student ID number. Your password will then be sent to your email address we have for you on file. What is my password?

Chapter 6 : Selections from Your Finances in Changing Times by Larry Burkett

Encouragement from 90 Minutes in Heaven: Selections from the Life-Changing New York Times Bestseller by Don Piper, Cecil Murphey These encouraging selections from the runaway bestseller 90 Minutes in Heaven is the perfect gift of hope for those struggling to understand a tragedy or recover from the loss of a loved one.

Chart is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results. Why is it so important to have a risk level you can live with? As the example above illustrates, the value of a diversified portfolio usually manifests itself over time. Unfortunately, many investors struggle to fully realize the benefits of their investment strategy because in buoyant markets, people tend to chase performance and purchase higher-risk investments; and in a market downturn, they tend to flock to lower-risk investment options; behaviors which can lead to missed opportunities. The degree of underperformance by individual investors has often been the worst during bear markets. A Morningstar study shows that decisions about when to buy and sell funds have caused the average performance of an investor to trail the average performance of a buy-and-hold strategy for similar mutual funds. The "do nothing" portfolio looks at what would have happened if investors had not made any changes to their portfolios during the review period. The analysis includes both active and passive funds. For more details on the study methodology and results, visit Morningstar. The sample asset mixes below combine various amounts of stock, bond, and short-term investments to illustrate different levels of risk and return potential. Choose the amount of risk you are comfortable with Data source: Returns include the reinvestment of dividends and other earnings. This chart is for illustrative purposes only and does not represent actual or implied performance of any investment option. See footnote 2 below for detailed information. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. Diversification is not a one-time task Once you have a target mix, you need to keep it on track with periodic checkups and rebalancing. The stock allocation would have grown dramatically see chart. The resulting increased weight in stocks meant the portfolio had more potential risk at the end of Because while past performance does not guarantee future results, stocks have historically had larger price swings than bonds or cash. This means that when a portfolio skews toward stocks, it has the potential for bigger ups and downs. See footnote 3 for details. Rebalancing is not just a risk-reducing exercise. The goal is to reset your asset mix to bring it back to an appropriate risk level for you. Sometimes that means reducing risk by increasing the portion of a portfolio in more conservative options, but other times it means adding more risk to get back to your target mix. A 3-step approach Investing is an ongoing process that requires regular attention and adjustment. Here are 3 steps you can take to keep your investments working for you: Invest at an appropriate level of risk Choose a mix of stocks, bonds, and short-term investments that you consider appropriate for your investing goals. Stocks have historically had higher potential for growth, but more volatility. So if you have time to ride out the ups and downs of the market, you may want to consider investing a larger proportion of your portfolio in equities. Once you have chosen an asset mix, research and select appropriate investments. Manage your plan We suggest youâ€”on your own or in partnership with an investment professionalâ€”do regular maintenance for your portfolio. Monitor â€" Evaluate your investments periodically for changes in strategy, relative performance, and risk. There are many different ways to rebalance; for example, you may want to consider rebalancing if any part of your asset mix moves away from your target by more than 10 percentage points. The bottom line Achieving your long-term goals requires balancing risk and reward. Choosing the right mix of investments and then periodically rebalancing and monitoring your choices can make a big difference in your outcome. Next steps to consider.

Chapter 7 : Marine Corps - Independent News For Marines | Marine Corps Times

Your Money Adviser State College Savings Plans Are Cutting Fees, New Analysis Finds. Morningstar said that explaining the plans more clearly could help persuade more parents to use them.

Understand the power of compound interest? I firmly believe that those who are competent with maths are more likely to have the skills to be on top of their personal finances. This could be calculating your correct pay, comparing the cost of mobile phone contracts or how much interest you will be charged on your credit card this is where knowing the difference between APR and AER comes in handy. Numbers are the language in which our finances are expressed. Maths is a tool for us to understand the world. Within the financial world, numbers can be used to trick consumers but if we understand the basic concepts we are in a position to make a better judgment. As many of you will know from my University Challenge days, I am a sucker for a quiz show. Yes, 10 points to you if you guessed Napoleon Bonaparte. I genuinely believe maths can help us understand the world around us. However, maths can be applied to all parts of your life, not just money management. For example, can probability theory tell us something unexpected about our lives? With one flip, a head or tail is equally likely. The second time, I may get a head; a third time, perhaps a tail. With each flip, the odds of a head or tail remain the same, independent of the preceding throw. But as the number of results increase, the more likely it is we will get closer to that theoretical The more you do something, the more inevitable the probable outcome. Picture my university town of Cambridge in the hippy s. Maths professor John Littlewood theorised that due to the law of large numbers, with any large enough sample, we can expect the unexpected. By his calculations, this should happen to most of us once a month. With some quick maths, this give us 28, events in a day eight hours x 60 minutes x 60 seconds. The vast majority will be humdrum such hearing a seagull squawk or a traffic light turn green. But over the course of just over a month My guesstimate is that there are 73 UK women who might be an ideal match for me Bobby Seagull So mathematically speaking, a million-to-one event will happen to every single one of us, in just over a month. With the global headcount of more than 7. We only notice the extraordinary and forget the ordinary. This is the inevitability of improbability. In the s, US astronomer Frank Drake came up with an equation to estimate the number of communicating alien civilisations in our galaxy. With the power of maths, my guesstimate is that there are 73 UK women who might be an ideal match for me. With our population of At what point in the dating game should we stick rather than twist? My mathematic calculations give me an answer of 37 per cent. Considering all the people we could date, we should go on dates with the first 37 per cent, then settle for the first person who is better than all the previous ones we met before. A slightly intense conversation for a first date, perhaps. But this concept can also be applied to housebuying. If we expect to see 20 properties in total, then we should settle for the first property that is better than the first seven properties we see 37 per cent of 20 houses is 7. To book your place and view full terms and conditions, go to FT.

Chapter 8 : Get your financial life in order before the new year

So, let your friends and family know about your financial plans, fill them in on how they can help, and use their support to achieve your goals. Getting your life in financial order may not be easy, and you may stumble and restart at times along the way, but it's a journey worth taking, and one that's best to start early.

Chapter 9 : Time Value Of Money Calculations

Being completely comfortable with the time value of money is critical when working in the field of finance and commercial real estate. The time value of money is impossible to ignore when dealing with loans, investment analysis, capital budgeting, and many other financial decisions.