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Dr. E. Thomas Garman is a renowned expert in personal finance who has dedicated his career to helping individuals and employers achieve financial stability. With over 40 books and 200 academic research articles under his belt, Dr. Garman has conducted extensive research on the link between an employer's financial health and their employees' financial well-being. His work consistently shows that reducing employee financial stress leads to positive outcomes for workers and employers alike. As a Fellow and Distinguished Professor Emeritus of Virginia Tech University, Dr. Garman has worked with various organizations, including a U.S. senator, economic development in West Africa, and a national non-profit credit counseling organization. He has also served on advisory boards for several prominent institutions, such as the Federal Reserve System and the American Council on Consumer Interests. Dr. Garman's work has been featured in numerous publications, including USA Today, The New York Times, and U.S. News & World Report. He has also appeared on National Public Radio and NBC Nightly News. Meanwhile, Dr. Raymond Forgue has continued to contribute to personal finance education as a retired associate professor from the University of Kentucky. Since his retirement, he has been involved in various projects, including writing and consulting for organizations such as AARP and the Accredited Financial Counselor certification program. The Personal Finance 12E textbook offers a practical introduction to personal financial management, using a structured approach that helps students learn how to manage their finances effectively. With real-life scenarios and expert advice, this textbook aims to equip students with the skills they need to achieve long-term financial goals. Personal Finance 12E: A Practical Guide to Financial Management for Students This textbook provides a student-friendly introduction to personal financial management, covering essential topics such as saving and investing, managing student loans, filing taxes, and planning for the future. With a structured approach, students can learn how to make informed financial decisions and achieve their long-term goals. The book features real-life scenarios that illustrate the relevance of key concepts, providing students with practical advice from personal finance experts. The new Twelfth Edition continues to engage students and focus on critical concepts necessary for success in class and managing finances wisely throughout life. Written by Dr. E. Thomas Garman, a renowned author and expert in personal finance, this textbook has been widely praised for its effectiveness in teaching financial literacy. With over 40 books and 200 academic research articles to his credit, Dr. Garman brings extensive experience and knowledge to the subject matter. After retirement, Dr. Forgue continued to write and consult on personal finance education training for the Accredited Financial Counselor certification program, AARP, and other organizations. He also serves on the boards of the Personal Finance Employee Education Foundation and the National Association of Personal Financial Advisors. Personal Finance 12E provides an accessible guide to financial management. The textbook takes a step-by-step approach to help students learn financial skills such as saving, investing, and loan management. With real-life scenarios and expert advice, it shows how key concepts can be applied in everyday life. The book emphasizes the importance of long-term investments for achieving financial goals. Its engaging format aims to equip students with practical knowledge to manage their finances effectively throughout their lives.

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