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The Money Compass Mark Grimaldi, Stevenson G. Smith, 2013-12-17 Between the ongoing recession the collapse of the housing market and the crumbling of the middle class many Americans are left wondering what happened to the American Dream They re also wondering what happened to their money For millions of people just making ends meet is challenging enough So when it comes to saving and investing it seems like the deck is stacked against you The bad news is that you re right If the economy were a card game the dealer would hold all the aces But the good news is that you don t have to play by the house rules Renowned for his unvarnished insight on finance and investing money manager Mark Grimaldi has a reputation for telling it like it is He doesn t sugarcoat the negative and he doesn t have time for the financial industry hype that leads to bad investing decisions Here s the truth the economy is in bad shape but that doesn t mean you can t save responsibly invest profitably and retire comfortably In *The Money Compass* Grimaldi teams up with accounting professor G Stevenson Smith to offer a wealth of smart investing advice for today s investor This plain English guide to good investing presents practical strategies and actionable advice for safely navigating today s financial markets It shows you how to manage credit and debt responsibly how to use the tax code to your advantage which kinds of trendy investing advice you should ignore and where to put your money for solid returns In addition the authors explore the hard macroeconomic realities that explain how we got here and where we re going next They look at the primary causes and consequences of the recession the housing crash the slow collapse of government programs long term unemployment and how it all impacts you and your money Plus Grimaldi and Stevenson forecast the next big economic shock and show you how to profit from it The economic game is rigged to keep you poor and keep Wall Street rich So it s time to write your own rules Whether you re white collar blue collar or somewhere in between *The Money Compass* gives you the commonsense guidance you need to chart a course to a comfortable financial future even in the roughest economic waters

Important Insights on College Choice and the Burden of Student-Loan Debt Elizabeth Baylor, Olivia Murray, 2014 Completing higher education after high school continues to be the most reliable way for Americans to expand their economic opportunity Students gain skills that not only let them achieve a secure economic future but also allow them to experience fulfilling professional opportunities For many students and families this means taking on debt to pay for a degree at a college university or technical training center The people most suited to provide insight into a discussion about the impact of student loan debt are those who are working hard to pay off student loans Therefore as members of the Higher Ed Not Debt campaign the Center for American Progress CAP and its youth advocacy team Generation Progress conducted a survey of former students with loans and asked them questions about whether they thought about debt when choosing a college The survey asked these students how likely they would be now after experiencing loan repayment to consider debt important to their college choice A total of 27 686 former students answered the four survey questions examined for this analysis The survey sought information about how

borrowers evaluated the impact of debt after leaving the postsecondary education system in order to see if it is possible to better direct the choices of incoming students so they can minimize their student loan debt This issue brief examines the survey results across four key topics level of education the amount of debt owed the factors considered upon college enrollment and the factors most important after leaving school and entering loan repayment It organizes this information based on the amount of debt students had when they left school and the level of degree they attained The brief also compares this information to the respondents answers about their top factors for choosing a school at the time of enrollment versus their top factors now In particular it examines if borrowers included net price as one of their top five factors for selecting a college at either point

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