

# The Index Card Why Personal Finance Doesn T Have To Be Complicated

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The Little Book of Common Sense Investing  
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The Savvy Ally  
The Index Card  
A Random Walk Down Wall Street  
The Phantom Tollbooth  
Understanding Machine Learning  
The Index Card Business Plan for Sales Pros and Entrepreneurs  
The Big Book of Conflict Resolution Games: Quick, Effective Activities to Improve Communication, Trust and Collaboration  
The Infographic Guide to Personal Finance  
Indexed  
The One-Page Financial Plan

## The Card Catalog

First published by Jeremy P. Tarcher/Putnam 1992.

## The Law of Financial Success

'Governments around the world are using behavioural insights to help people achieve their goals. This great new book shows how you can use the same tools in your own life. Go nudge yourself!' - Richard Thaler, winner of the 2017 Nobel Prize in Economics  
A simple and accessible plan for success, based on seven scientifically tested steps that really work. We're often told to dream big, the sky's the limit and that nothing is impossible. While it is undoubtedly good advice to set yourself goals that have the potential to make you and those around you healthier and happier, how to reach those goals is often less clear. From getting fit or securing a new job to becoming a better manager or parent, simply setting your mind to something will rarely get you where you want to be, and big plans can quickly become overwhelming, leaving us feeling as though we've failed. Most of us set goals with very good intentions, so why do our best-laid plans so often go awry? When we're so committed to making positive changes and fulfilling our ambition at the outset, is there a way of avoiding the common roadblocks that stand between our goals and us? Thankfully, the answer is yes - and it's much easier to achieve than you might think. Working inside the world's first Nudge Unit, Owain Service and Rory Gallagher know the huge impact that small changes and clear plans, based on a scientific understanding of human behaviour, can have from an individual to an international level. For the first time, Think Small takes these successful approaches and translates them into an easy, simple framework that has the potential to make a big difference to all our lives.

## Millennial Money

A portfolio manager highlights the most common money mistakes that can hurt

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the Millennial generation's' long term investment returns and introduces strategies to build wealth and overcome financial and investing shortcomings geared specifically for their age group.

### **All Your Worth**

An award-winning copywriter and creator of the acclaimed blogosphere, Indexed, presents a collection of her comic illustrations about the intrinsic relationships between the elements of everyday life, in a volume that shares her artistic perspectives on such universal topics as office politics, relationships, and religion. Original. 20,000 first printing.

### **Debt-Free U**

### **Index Cards**

The Savvy Ally: A Guide for Becoming a Skilled LGBTQ+ Advocate is an enjoyable, humorous, encouraging, easy to understand guidebook for being an ally to the LGBTQ+ communities. It is chock full of practical and useful tools for LGBTQ+ advocacy, including: Current and relevant information on identities and LGBTQ+ language Tips for what to say and what not to say when someone comes out to you LGBTQ+ etiquette and techniques for respectful conversations Common bloopers to avoid Tools for effectively navigating difficult conversations Suggestions for addressing common questions and concerns Actions for creating more LGBTQ+ inclusive spaces Recommendations for self-care and sustainable allyship This book will be useful for teachers, counselors, social workers, nurses, medical technicians, and college professors, as well as parents who want to be supportive of their LGBTQ+ child, but don't know how. This is not a book about why to be an ally. This is a book about how to be an ally. The goal of The Savvy Ally is to create more confident, active allies who are effective advocates for change. This informative, entertaining, and supportive guidebook will surely jump-start even the most tentative ally.

### **The Little Book of Common Sense Investing**

Simplify Your Strategy and Magnify Your Results. Can your business strategy fit on an index card? Can you run your sales job from an index card? Can it really be that simple? Yes, yes, and yes eventually. Achieving simplicity isn't easy, but the rewards are extraordinary. The good news is the hard work has already been done. The blueprint for simplifying your strategy has been created. The Index Card Business Plan lays out a proven system (the Pillar System) to develop a simple strategy - a strategy to cut through the clutter and move you toward clarity, simplicity and most importantly results.

### **The Smartest Investment Book You'll Ever Read**

To make the journey into the Now we will need to leave our analytical mind and its false created self, the ego, behind. From the very first page of Eckhart Tolle's

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extraordinary book, we move rapidly into a significantly higher altitude where we breathe a lighter air. We become connected to the indestructible essence of our Being, “The eternal, ever present One Life beyond the myriad forms of life that are subject to birth and death.” Although the journey is challenging, Eckhart Tolle uses simple language and an easy question and answer format to guide us. A word of mouth phenomenon since its first publication, *The Power of Now* is one of those rare books with the power to create an experience in readers, one that can radically change their lives for the better.

### **Sidetracked Home Executives(TM)**

This illustrated beginner’s guide to personal finance distills essential information into small, easy-to-follow steps to help you get your finances in order. Get your finances in shape! In *The Infographic Guide to Personal Finance*, you will learn all the skills you need to make good financial decisions and grow your personal wealth. Full of colorful descriptions organized in an easy-to-read format, this book contains infographics such as: -Choosing your bank -Building an emergency fund -Choosing a financial planner -Where your money is going -What not to buy -Health insurance -Property insurance -What federal taxes pay for With the help of this guide, you’ll learn how to make good investments, save for big things like a house or college tuition, budget, and more!

### **Personal Finance in Your 20s For Dummies**

A fast, fun, friendly RPG for players of all skill levels. This book is comprehensive for your tabletop games, including the very best Game Mastering how-to's, monsters, adventures, maps, characters, and loot! See lots more about ICRPG at [www.icrpg.com](http://www.icrpg.com)

### **Book 1**

Make workplace conflict resolution a game that EVERYBODY wins! Recent studies show that typical managers devote more than a quarter of their time to resolving coworker disputes. *The Big Book of Conflict-Resolution Games* offers a wealth of activities and exercises for groups of any size that let you manage your business (instead of managing personalities). Part of the acclaimed, bestselling Big Books series, this guide offers step-by-step directions and customizable tools that empower you to heal rifts arising from ineffective communication, cultural/personality clashes, and other specific problem areas—before they affect your organization's bottom line. Let *The Big Book of Conflict-Resolution Games* help you to: Build trust Foster morale Improve processes Overcome diversity issues And more Dozens of physical and verbal activities help create a safe environment for teams to explore several common forms of conflict—and their resolution. Inexpensive, easy-to-implement, and proved effective at Fortune 500 corporations and mom-and-pop businesses alike, the exercises in *The Big Book of Conflict-Resolution Games* delivers everything you need to make your workplace more efficient, effective, and engaged.

### **How to Make Your Money Last**

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WITH A FOREWORD BY RON PAUL Nothing makes traditional left and right kiss and make up faster than when they're faced with an articulate libertarian. Avert your eyes from this dangerous extremist, citizen! Government is composed of wise public servants who innocently pursue the common good! In *Real Dissent*, Tom Woods demolishes some of the toughest critics of libertarianism in his trademark way. In doing so he strays beyond what he calls the index card of allowable opinion, the narrow range within which the media and political classes permit debate to take place in America. Should 40% or 35% of our income be taxed? That's the kind of debate the *New York Times* prefers. Should our income be taxed at all? Now that's out of bounds, citizen! In foreign policy, Americans are permitted to choose between bombing a despised country or starving its people to death. You favor peace? Why, you must be an "extremist"! On the Federal Reserve, the debate is over which policy the Fed should pursue. But what if the Fed is itself the problem? No answer, because the question isn't raised. *Real Dissent* is organized into ten parts: Part I: War and Propaganda Part II: Capitalism and Anti-Capitalism Part III: Libertarianism Attacked, and My Replies Part IV: Ron Paul and Forbidden Truths Part V: End the Fed Part VI: History and Liberty Part VII: When Libertarians Go Wrong [on people who don't quite get their own philosophy] Part VIII: Books You May Have Missed Part IX: Talking Liberty: Selected Tom Woods Show Interviews Part X: Back to Basics Afterword: How I Evaded the Gatekeepers of Approved Opinion The index card of allowable opinion forces Americans into narrow and pointless debates, and closes off discussion of plausible and humane alternatives. For the sake of American liberty, it's time we set that thing on fire. This book is a match. PRAISE FOR TOM WOODS: "During my presidential campaigns, Tom Woods wrote some of the most effective replies to some of my unkindest critics. "Real Dissent is great fun to read, but also filled with useful debating points that will come in handy as you make the case for the free society with friends and family. Over the years I have worked together closely with Tom, one of the libertarian movement's brightest and most prolific scholars, and I am delighted to commend his new book to you. You will enjoy it, and profit from it." Ron Paul, former U.S. Congressman "The smartest guy in the room." Judge Andrew P. Napolitano, Senior Judicial Analyst, FOX News "Tom Woods is one of my dearest allies in the struggle against wrong-headed and dangerous economic policy." Peter Schiff "Tom Woods has written some great stuff over the years, and he's contributed to the education of a lot of people, including myself." David Stockman, director of the Office of Management and Budget, 1981-1985

### **The Power of Now**

An essential selection of Moyra Davey's sly, surprising, and brilliant essays

### **Think Small**

What Are You Waiting For? This book will change the way you think about investing- and the results will prove it! "This is the simple hands-on, how-to and why book many readers have been looking for." -Scott Burns, syndicated columnist Daniel Solin cuts through the financial hype to show you exactly how to invest-with an easy-to-follow four-step plan that lets you create and monitor your investment portfolio in ninety minutes or less and put your investment earnings in the top 5 percent of all professionally managed money. If you want to gamble, go to Las

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Vegas-or try stock picking and market timing. If you want to be a Smart Investor, follow this effortless and effective plan. "The Smartest Investment Book You'll Ever Read will provide the enlightenment and gumption to free yourself from the clutches of the investment industry and the wisdom and direction necessary to get yourself back on track." -William Bernstein, author of A Splendid Exchange and The Four Pillars of Investing Every day you wait costs you money. Take control of your financial future now!

### **The Behavior Gap**

This book can save you more than \$100,000. These days, most people assume you need to pay a boatload of money for a quality college education. As a result, students and their parents are willing to go into years of debt and potentially sabotage their entire financial futures just to get a fancy name on their diploma. But Zac Bissonnette is walking proof that this assumption is not only false, but dangerous-a class con game designed to rip you off and doom your student to a post-graduation life of near poverty . From his unique double perspective-he's a personal finance expert (at Daily Finance) AND a current senior at the University of Massachusetts-Zac figured out how to get an outstanding education at a public college, without bankrupting his parents or taking on massive loans. Armed with his personal knowledge, the latest data, and smart analysis, Zac takes on the sacred cows of the higher education establishment. He reveals why a lot of the conventional wisdom about choosing and financing college is not only wrong but hazardous to you and your child's financial future. You'll discover, for instance, that: \* Student loans are NOT a necessary evil. Ordinary middle class families can-and must-find ways to avoid them, even without scholarships. \* College "rankings" are useless-designed to sell magazines and generate hype. If you trust one of the major guides when picking a college, you face a potential financial disaster. \* The elite graduate programs accept lots of people with non-elite bachelors degrees. So do America's most selective employers. The name on a diploma ultimately won't help your child have a more successful career or earn more money. Zac can prove every one of those bold assertions - and more. No matter what your current financial situation, he has a simple message for parents: "RELAX! Your kid will be able to get a champagne education on a beer budget!"

### **The Global Findex Database 2017**

This paperback book features copies of 61 unique pieces of whimsical art created by folk artist Barbee (Barbara Ann Sanders Hauenstein). This art was created on standard 4x6 inch index cards as part of the Daisy Yellow Art Index Card A Day (ICAD) creative challenge during the summer of 2017. The artist provides short, sometimes humorous, notes about each piece of art, giving insight into her creative thought process. You'll also read about her goals of creating "happy art" every day and most importantly, inspiring others through her blog, instructional videos and participation in various art groups, to also create happy art and love the art they create. The author urges the reader to add doodles wherever they are inspired to do so around the existing pieces and to learn to love their art! Supplies used for the index card art included fine liner pens, watercolor paint, acrylic paint, rubber stamps, ink, markers, glue, paper scraps and other art supplies.

## **A Praying Life**

When it comes to protecting your financial future, starting sooner rather than later is the smartest thing you can do. This hands-on guide provides you with the targeted financial advice you need to establish firm financial footing in your 20s and to secure your finances for years to come.

## **Pound Foolish**

More than 300,000 copies sold! "This book will be like having the breath of God at your back. Let it lift you to new hope." —Dan B. Allender, PhD, author of *Bold Love* This new edition includes an expanded chapter on using the practical "prayer cards"—a hallmark of the teaching found in *A Praying Life*—and a chapter on the need and use of prayers of lament. Prayer is so hard that unless circumstances demand it—an illness, or saying grace at a meal—most of us simply do not pray. We prize accomplishments and productivity over time in prayer. Even Christians experience this prayerlessness—a kind of practical unbelief that leaves us marked by fear, anxiety, joylessness, and spiritual lethargy. Prayer is all about relationship. Based on the popular seminar by the same name, *A Praying Life* has disciplined thousands of Christians to a vibrant prayer life full of joy and power. When Jesus describes the intimacy He seeks with us, He talks about joining us for dinner (Revelation 3:20). *A Praying Life* feels like having dinner with good friends. It is the way we experience and connect to God. In *A Praying Life*, author Paul Miller lays out a pattern for living in relationship with God and includes helpful habits and approaches to prayer that enable us to return to a childlike faith.

## **The Home Edit**

Which is more dangerous, a gun or a swimming pool? What do schoolteachers and sumo wrestlers have in common? How much do parents really matter? These may not sound like typical questions for an economist to ask. But Steven D. Levitt is not a typical economist. He studies the riddles of everyday life--from cheating and crime to parenting and sports--and reaches conclusions that turn conventional wisdom on its head. *Freakonomics* is a groundbreaking collaboration between Levitt and Stephen J. Dubner, an award-winning author and journalist. They set out to explore the inner workings of a crack gang, the truth about real estate agents, the secrets of the Ku Klux Klan, and much more. Through forceful storytelling and wry insight, they show that economics is, at root, the study of incentives--how people get what they want or need, especially when other people want or need the same thing.

## **On My Own Two Feet**

"With *How to Make Your Money Last*, you will learn how to turn your retirement savings into a steady paycheck that will last for life. Today, people worry that they're going to run out of money in their older age. That won't happen if you use a few tricks for squeezing higher payments from your assets--from your Social Security account (find the hidden values there), pension (monthly income or lump sum?), home equity (sell and invest the proceeds or take a reverse mortgage?),

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savings (should you buy a lifetime annuity?), and retirement accounts (how to invest and--critically--how much to withdraw from your savings each year?). The right moves will not only raise the amount you have to spend, they'll stretch out your money over many more years. You will also learn to look at your savings and investments in a new way. If you stick with super-safe choices the money might not last. You need safe money to help pay the bills in your early retirement years. But to ensure that you'll still have spending money 10 and 20 years from now, you have to invest for growth, today. Quinn shows you how. At a time when people are living longer, yet retiring with a smaller pot of savings than they'd hoped for, this book will become the essential guide"--

### **Index Card RPG Core**

TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, a financial journalist, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4" x 6" card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

### **Peculiar Questions and Practical Answers**

In The Index Card, Helaine Olen and Harold Pollack draw on years of experience researching and reporting on financial lives to present an accessible, one-stop guide to taking back your financial future. Beyond outlining rules for financial success, the authors also explain why so few people follow them. The answers to healthy finance, it turns out, are simple enough to fit on an index card. Armed with The Index Card, readers will gain the tools, knowledge and confidence to make the right decisions regarding their money.

### **You're So Money**

Drawing from his experience as a securities analyst, economist, and investor, the author explains the workings of Wall Street and offers advice on determining the value and potential of stocks

### **A Few Thousand Dollars**

A personal finance guide for women explains the basic principles of money management, including how much of one's income to save, understanding credit scores, how to create a budget, and investing wisely.

### **Real Dissent**

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A simple, effective way to transform your finances and your life from leading financial advisor and New York Times columnist Carl Richards Creating a financial plan can seem overwhelming, but the best plans aren't long or complicated. A great plan has nothing to do with the details of how to save and invest your money and everything to do with why you're doing it in the first place. Knowing what's important to you, you will be able to make better decisions in any market conditions. The One-Page Financial Plan will help you identify your values and goals. Carl Richard's simple steps will show you how to prioritize what you really want in life and figure out how to get there. 'In a world where financial advice is (often purposely) complicated and filled with jargon, Carl Richards distils what matters most into something that is easy and fun to read' Wall Street Journal 'Feeling tormented by your finances? Read this book. Now. The One-Page Financial Plan helps you identify what you truly want from life, get crystal clear about the financial position you are starting from today, and develop a simple, actionable plan to narrow the gap between the two' Manisha Thakor, CEO at MoneyZen Wealth Management Carl Richards is a certified financial planner and a columnist for the New York Times, where his weekly Sketch Guy column has run every Monday for over five years. He is also a columnist for Morningstar magazine and a contributor to Yahoo Finance. His first book, The Behavior Gap, was very well received, and his weekly newsletter has readers around the world. Richards is a popular keynote speaker and is the director of investor education for the BAM ALLIANCE.

### **The Index Card**

“THE MOST NOTABLE PERSONAL FINANCE WRITING OF 2013 . . . WAS A HANDWRITTEN 4 × 6 INDEX CARD.” —MINNEAPOLIS STAR TRIBUNE TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling Pound Foolish, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4" x 6" card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

### **The Artist's Way**

Introduces machine learning and its algorithmic paradigms, explaining the principles behind automated learning approaches and the considerations underlying their usage.

### **The Financial Diet**

A guide to making the U.S. economy work for everyone, by a leading advocate of

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asset development The majority of Americans do not have a few thousand dollars to weather an unexpected illness, job loss, or accident. Most Americans, including 80 percent of people of color, are locked out of the mainstream economy, unable to add their talents, work, and dreams, unable to share in the bounty of this economy. Without a nest egg most Americans cannot invest in their future—and the future of our country—through saving, entrepreneurship, education, and homeownership. We can—and we should—do better. Longtime leader in the field of asset-building Robert E. Friedman demonstrates how a few simple policy changes would address wealth inequality—and build a better economy and a stronger country for us all. In six sharp, compelling chapters, accented by sixteen original black-and-white illustrations by Rohan Eason that present the realities of income and asset inequality and explain the needed policy interventions, Friedman addresses savings, business, education, home, and prosperity to articulate a vision for making inclusive investments without spending an additional dollar, just by transforming tax subsidies for the wealthy few into seeds for prosperity for everyone. This is an investment with a huge return: the redemption of the American promise of prosperity for all.

### **Freakonomics**

Two sisters share the system of organising household chores that they created to make managing a home less time consuming and more efficient, in an updated handbook that explains how to reduce chaos and clutter and achieve organisation in the home.

### **The Index Card**

“There are a few investment managers, of course, who are very good – though in the short run, it’s difficult to determine whether a great record is due to luck or talent. Most advisors, however, are far better at generating high fees than they are at generating high returns. In truth, their core competence is salesmanship. Rather than listen to their siren songs, investors – large and small – should instead read Jack Bogle’s *The Little Book of Common Sense Investing*.” – Warren Buffett, Chairman of Berkshire Hathaway, 2014 Annual Shareholder Letter. Investing is all about common sense. Owning a diversified portfolio of stocks and holding it for the long term is a winner’s game. Trying to beat the stock market is theoretically a zero-sum game (for every winner, there must be a loser), but after the substantial costs of investing are deducted, it becomes a loser’s game. Common sense tells us—and history confirms—that the simplest and most efficient investment strategy is to buy and hold all of the nation’s publicly held businesses at very low cost. The classic index fund that owns this market portfolio is the only investment that guarantees you with your fair share of stock market returns. To learn how to make index investing work for you, there’s no better mentor than legendary mutual fund industry veteran John C. Bogle. Over the course of his long career, Bogle—founder of the Vanguard Group and creator of the world’s first index mutual fund—has relied primarily on index investing to help Vanguard’s clients build substantial wealth. Now, with *The Little Book of Common Sense Investing*, he wants to help you do the same. Filled with in-depth insights and practical advice, *The Little Book of Common Sense Investing* will show you how to incorporate this proven investment strategy into your portfolio. It will also change the very way you think

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about investing. Successful investing is not easy. (It requires discipline and patience.) But it is simple. For it's all about common sense. With *The Little Book of Common Sense Investing* as your guide, you'll discover how to make investing a winner's game: Why business reality—dividend yields and earnings growth—is more important than market expectations How to overcome the powerful impact of investment costs, taxes, and inflation How the magic of compounding returns is overwhelmed by the tyranny of compounding costs What expert investors and brilliant academics—from Warren Buffett and Benjamin Graham to Paul Samuelson and Burton Malkiel—have to say about index investing And much more You'll also find warnings about investment fads and fashions, including the recent stampede into exchange traded funds and the rise of indexing gimmickry. The real formula for investment success is to own the entire market, while significantly minimizing the costs of financial intermediation. That's what index investing is all about. And that's what this book is all about.

### **The Savvy Ally**

The New York Public Library staff answers questions remarkable and preposterous, with illustrations by Barry Blitt. Have you've ever wondered if you can keep an octopus in a private home? Do you spend your time thinking about how much Napoleon's brain weighed? If so, *Peculiar Questions and Practical Answers* is the book for you. The New York Public Library has been fielding questions like these ever since it was founded in 1895. Of course, some of the questions have left the librarians scratching their heads "In what occupations may one be barefooted?" "What time does a bluebird sing?" "What does it mean when you're being chased by an elephant?" "What kind of apple did Eve eat?" "How many neurotic people are there in the U.S.?" In *Peculiar Questions and Practical Answers*, the staff of the NYPL has dug through the archives to find thoughtful and often witty answers to over one hundred of the oddest, funniest, and most whimsical questions the library has received since it began record-keeping over seventy-five years ago. One of *The New Yorker's* best-known and beloved illustrators, Barry Blitt, has created watercolors that bring many of the questions hilariously to life in a book that answers, among others, the question "Does anyone have a copyright on the Bible?"

### **The Index Card**

\*A Refinery29 Best Book of 2018\* \*One of Real Simple's Most Inspiring Books for Graduates\* \*Indie Personal Finance Bestseller\* How to get good with money, even if you have no idea where to start. *The Financial Diet* is the personal finance book for people who don't care about personal finance. Whether you're in need of an overspending detox, buried under student debt, or just trying to figure out how to live on an entry-level salary, *The Financial Diet* gives you tools to make a budget, understand investments, and deal with your credit. Chelsea Fagan has tapped a range of experts to help you make the best choices for you, but she also knows that being smarter with money isn't just about what you put in the bank. It's about everything—from the clothes you put in your closet, to your financial relationship habits, to the food you put in your kitchen (instead of ordering in again). So *The Financial Diet* gives you the tools to negotiate a raise and the perfect cocktail recipe to celebrate your new salary. *The Financial Diet* will teach you: • how to get

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good with money in a year. • the ingredients everyone needs to have a budget-friendly kitchen. • how to talk about awkward money stuff with your friends. • the best way to make (and stick to!) a budget. • how to take care of your house like a grown-up. • what the hell it means to invest (and how you can do it).

### **A Random Walk Down Wall Street**

Describes how a financial column assignment revealed to the author the unethical machinations of the multi-billion-dollar personal finance industry and its false promises of quick and easy wealth, explaining how everyday investors are routinely misled by self-proclaimed money experts who exploit clients to increase their own wealth.

### **The Phantom Tollbooth**

"It's not that we're dumb. We're wired to avoid pain and pursue pleasure and security. It feels right to sell when everyone around us is scared and buy when everyone feels great. It may feel right-but it's not rational." -From *The Behavior Gap Why do we lose money?* It's easy to blame the economy or the financial markets-but the real trouble lies in the decisions we make. As a financial planner, Carl Richards grew frustrated watching people he cared about make the same mistakes over and over. They were letting emotion get in the way of smart financial decisions. He named this phenomenon-the distance between what we should do and what we actually do-"the behavior gap." Using simple drawings to explain the gap, he found that once people understood it, they started doing much better. Richards's way with words and images has attracted a loyal following to his blog posts for *The New York Times*, appearances on National Public Radio, and his columns and lectures. His book will teach you how to rethink all kinds of situations where your perfectly natural instincts (for safety or success) can cost you money and peace of mind. He'll help you to: • Avoid the tendency to buy high and sell low; • Avoid the pitfalls of generic financial advice; • Invest all of your assets-time and energy as well as savings-more wisely; • Quit spending money and time on things that don't matter; • Identify your real financial goals; • Start meaningful conversations about money; • Simplify your financial life; • Stop losing money! It's never too late to make a fresh financial start. As Richards writes: "We've all made mistakes, but now it's time to give yourself permission to review those mistakes, identify your personal behavior gaps, and make a plan to avoid them in the future. The goal isn't to make the 'perfect' decision about money every time, but to do the best we can and move forward. Most of the time, that's enough." From the Hardcover edition.

### **Understanding Machine Learning**

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017.

## Get Free The Index Card Why Personal Finance Doesn T Have To Be Complicated

Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at [www.worldbank.org/globalindex](http://www.worldbank.org/globalindex).

## The Index Card Business Plan for Sales Pros and Entrepreneurs

NEW YORK TIMES BESTSELLER • From the stars of the Netflix series *Get Organized with The Home Edit* (with a serious fan club that includes Reese Witherspoon, Gwyneth Paltrow, and Mindy Kaling), here is an accessible, room-by-room guide to establishing new order in your home. Believe this: every single space in your house has the potential to function efficiently and look great. The mishmash of summer and winter clothes in the closet? Yep. Even the dreaded junk drawer? Consider it done. And the best news: it's not hard to do—in fact, it's a lot of fun. From the home organizers who made their orderly eye candy the method that everyone swears by comes Joanna and Clea's signature approach to decluttering. *The Home Edit* walks you through paring down your belongings in every room, arranging them in a stunning and easy-to-find way (hello, labels!), and maintaining the system so you don't need another do-over in six months. When you're done, you'll not only know exactly where to find things, but you'll also love the way it looks. A masterclass and look book in one, *The Home Edit* is filled with bright photographs and detailed tips, from placing plastic dishware in a drawer where little hands can reach to categorizing pantry items by color (there's nothing like a little ROYGBIV to soothe the soul). Above all, it's like having your best friends at your side to help you turn the chaos into calm. PLEASE NOTE: The paperback includes a starter set of labels for your refrigerator; the ebook and audiobook include a link to download and print the labels from a computer (you will need 8-1/2 x 11-inch clear repositionable sticker project paper, such as Avery 4397). Featured in *Glamour's* 10 Books to Help You Live Your Best Life

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