



## Personal Finances

Goal:           Achieving Financial Independence

Process:        Low risk practices which eschew debt  
                    and build a nest egg by making  
                    small periodic contributions

- Assets 5
- Stock Markets' Indices 7
- First Paycheck: Checking Account, tools 9
- Savings Accounts 11
- Credit, Debit and ATM Cards 12
- Mutual Funds 16
- Mutual Funds Workshop 19
- The power of compounding 23
- Mortgages 27
- Individual Income Taxes 32
- How much do we need to retire 35
- Investing for retirement 38
- Common Economic Terms 40
- Time value of money 45