



PERSONAL FINANCE

A COMPLETE GUIDE



The Complete Of Peresonal Finance

Stacey L. Bradford



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In Coming to AmericaThe untold truth about living and working in America as an immigrant award winning author Muchina says it s time that someone finally told the bitter truth about what it s like to live and work in America as an immigrant Over a million people migrate to the United States every single year What most of them don t know is that life in America is completely different from the America they see in the News or movies or American TV shows In Coming To America Muchina talks directly to new immigrants as well as those planning on migrating to the United States in the future With well researched statistics and figures he details the income of an average immigrant as well as the true cost of living and the sacrifices required in order to have a decent life while supporting family back home Close to a million immigrants become undocumented every year Muchina dedicates a few chapters to speak to those that may end up overstaying their visas or falling out of Status for various reasons The challenges faced by undocumented immigrants are many but millions of them find ways to get jobs buy cars rent apartments and even start their own businesses The question is How do they do it Those answers plus alternative documents the government makes available for undocumented people to open bank accounts and pay taxes to states that offer driver s licenses to undocumented residents all found within the pages of this book In the final chapters of the book Muchina shares his story of how his obsession with the pursuit of the American dream cost him everything he owned and nearly destroyed his life in the process He tells his compelling poignant story as a warning to others whose desire to make a lot of money may lead them down the wrong paths with dire consequences Mostly with his deep understanding of how the American system works he brings the wisdom of knowing What not to do as well as what aspects of life one must protect in order to build a decent and fulfilling life in America In his own words Muchina says This book is everything I wish someone had told me when I first came to America So If you re planning to migrate to America this book will help you answer some of the most important questions you may have such as What are the 5 top myths about America What are the top 5 mistakes most immigrants make Is The American Dream possible for an immigrant What will your host expect of you when you get to America Where should you settle in and why How are you expected to behave in America How is America different from where you re coming from What are you going to love about the country and its

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The Wall Street Journal. Financial Guidebook for New Parents Stacey L. Bradford, 2009-06-02 A practical approach to affording your kids from cradle to college Bringing home your bouncing baby boy or girl should be an exciting time of celebration not cause for worry about how you re going to pay for feeding clothing and caring for your new bundle of expenses The average family will spend between 11 000 and 16 000 during a new baby s first year and more than 200 000 before a kid s eighteenth birthday Unfortunately a second child only doubles your costs with little economy of scale for each additional baby Before you start using these statistics as birth control take a deep breath and know that you can have a family and make a comfortable future for your children while saving for your own important goals The Wall Street Journal Financial Guidebook for New Parents shows you the way with information on how to Safeguard your child s well being with wills trusts and life insurance Best weigh your child care options and decide whether to go back to work Save on taxes with child friendly tax credits and deductions plus tax advantaged benefits at work Manage your family s health care costs Save for long term costs by setting up a college fund Spend smart and save money at every stage of your child s development Continue to contribute to your own retirement savings From maternity and paternity leave to flexible spending accounts to 529 college plans The Wall Street Journal Financial Guidebook for New Parents provides all the information you need to meet your child s expenses while also

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