



Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy

Lawrence N. Dworsky

Download now

[Click here](#) if your download doesn't start automatically

Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy

Lawrence N. Dworsky

Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy Lawrence N. Dworsky

A user-friendly presentation of the essential concepts and tools for calculating real costs and profits in personal finance


Understanding the Mathematics of Personal Finance explains how mathematics, a simple calculator, and basic computer spreadsheets can be used to break down and understand even the most complex loan structures. In an easy-to-follow style, the book clearly explains the workings of basic financial calculations, captures the concepts behind loans and interest in a step-by-step manner, and details how these steps can be implemented for practical purposes. Rather than simply providing investment and borrowing strategies, the author successfully equips readers with the skills needed to make accurate and effective decisions in all aspects of personal finance ventures, including mortgages, annuities, life insurance, and credit card debt.

The book begins with a primer on mathematics, covering the basics of arithmetic operations and notations, and proceeds to explore the concepts of interest, simple interest, and compound interest. Subsequent chapters illustrate the application of these concepts to common types of personal finance exchanges, including:

- Loan amortization and savings
- Mortgages, reverse mortgages, and viatical settlements
- Prepayment penalties
- Credit cards

The book provides readers with the tools needed to calculate real costs and profits using various financial instruments. Mathematically inclined readers will enjoy the inclusion of mathematical derivations, but these sections are visually distinct from the text and can be skipped without the loss of content or complete understanding of the material. In addition, references to online calculators and instructions for building the calculations involved in a spreadsheet are provided. Furthermore, a related Web site features additional problem sets, the spreadsheet calculators that are referenced and used throughout the book, and links to various other financial calculators.

Understanding the Mathematics of Personal Finance is an excellent book for finance courses at the undergraduate level. It is also an essential reference for individuals who are interested in learning how to make effective financial decisions in their everyday lives.

 [Download Understanding the Mathematics of Personal Finance: ...pdf](#)

 [Read Online Understanding the Mathematics of Personal Financ ...pdf](#)

Download and Read Free Online Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy Lawrence N. Dworsky

From reader reviews:

Walter Cornwell:

What do you about book? It is not important along with you? Or just adding material if you want something to explain what your own problem? How about your time? Or are you busy person? If you don't have spare time to try and do others business, it is make you feel bored faster. And you have spare time? What did you do? Everybody has many questions above. They need to answer that question since just their can do that. It said that about reserve. Book is familiar in each person. Yes, it is suitable. Because start from on guardería until university need this particular Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy to read.

Michael Davis:

The reason why? Because this Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy is an unordinary book that the inside of the reserve waiting for you to snap this but latter it will zap you with the secret that inside. Reading this book alongside it was fantastic author who also write the book in such remarkable way makes the content on the inside easier to understand, entertaining means but still convey the meaning completely. So , it is good for you for not hesitating having this ever again or you going to regret it. This phenomenal book will give you a lot of benefits than the other book possess such as help improving your expertise and your critical thinking approach. So , still want to hesitate having that book? If I ended up you I will go to the guide store hurriedly.

Shantel McCary:

This Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy is great book for you because the content which is full of information for you who else always deal with world and have to make decision every minute. This book reveal it information accurately using great plan word or we can say no rambling sentences within it. So if you are read it hurriedly you can have whole data in it. Doesn't mean it only provides straight forward sentences but tough core information with wonderful delivering sentences. Having Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy in your hand like finding the world in your arm, facts in it is not ridiculous a single. We can say that no book that offer you world inside ten or fifteen moment right but this publication already do that. So , this really is good reading book. Hey there Mr. and Mrs. hectic do you still doubt that?

Ronald Kleiman:

A lot of publication has printed but it is different. You can get it by world wide web on social media. You can choose the most effective book for you, science, witty, novel, or whatever by simply searching from it. It is known as of book Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy. You can include your knowledge by it. Without departing the printed book, it can add your knowledge and make anyone happier to read. It is most essential that, you must aware about book. It can

bring you from one destination to other place.

**Download and Read Online Understanding the Mathematics of
Personal Finance: An Introduction to Financial Literacy Lawrence
N. Dworsky #9BUN6ZF3YX5**

Read Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy by Lawrence N. Dworsky for online ebook

Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy by Lawrence N. Dworsky Free PDF d0wnl0ad, audio books, books to read, good books to read, cheap books, good books, online books, books online, book reviews epub, read books online, books to read online, online library, greatbooks to read, PDF best books to read, top books to read Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy by Lawrence N. Dworsky books to read online.

Online Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy by Lawrence N. Dworsky ebook PDF download

Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy by Lawrence N. Dworsky Doc

Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy by Lawrence N. Dworsky Mobipocket

Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy by Lawrence N. Dworsky EPub