



The Complete Guide to Your Personal Finances Online: Step-by-Step Instructions to Take Control of Your Financial Future Using the Internet

Tamsen Butler

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With the growth of the Internet, the personal finance industry has boomed, allowing individuals who previously had no control of their money to take the reins and start banking, investing, and controlling funds online without the need for pricey professional help. In a recent report, Fiserv estimates that 72.5 million households use online banking, and the number of people paying their bills online has grown to 36.4 million households. In fact, 200 million people now do their banking on their mobile phones, according to a Juniper Research report. But for many people, the complexities of finance are still too much. Do not let these complexities leave you in the dark ages of using paper to keep track of your finances.

The Complete Guide to Your Personal Finances Online provides you with everything you need to know to start managing and investing your money online. You will discover why people flock to the Internet to manage their personal finances and how you can start doing it today. You will learn the basics of online banking, including what you can do keep track of your checking and savings accounts, pay your bills online, and even apply for loans from the comfort of your own home. You will grasp how to measure your own assets and how much money you can afford to spend. A special section is devoted to deciphering the complex language of the financial sector, so you know what you are dealing with. Find out whether you are wired to be a passive or active investor and what rates of return you can expect. In addition, learn how to prepare your computer for use as a personal finance hub, including the necessary safety and security precautions to keep your information safe, the Web sites you should bookmark, the tools you must install, and countless tips to help you keep track of the market, top picks, and your fellow investors.

You will learn about all of the various types of online accounts, including taxable brokerage accounts, retirement accounts (401(k) and IRAs), and education savings accounts. You will find out how to determine what your tax burden will be in relation to your investments, as well as how to seek out and select the right broker for your needs. You will be walked through the process of finding the best financial opportunities and executing trades as well as your alternate choices in stock options and Forex trading.

We spent hundreds of hours interviewing the industry's top investors and online finance professionals to give you inside knowledge to help you know that every financial decision you make is correct.

With all of this information at your fingertips, you will be able to finally put away that notepad and take your financing to the next level: the world of online personal financing.

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