

Everyone will become a consumer at some point in his or her life, and almost everyone will need to make some financial decisions, but often we aren't prepared. Consumer actions and financial decisions have major impacts on our lives. If you make bad decisions, you may become a statistic, part of the millions of Americans who are deeply in debt, underbanked, and under saved, with a thwarted road to achieving financial freedom and your American dream.

We can all benefit from understanding personal finance; it can provide extra armor against unscrupulous business practices and prepare us to survive and thrive in our free-enterprise system. Whether you are a millionaire businessperson or a secretary earning \$30,000 a year, personal finance knowledge can help you reduce your debt, build wealth, and know your consumer rights and options.