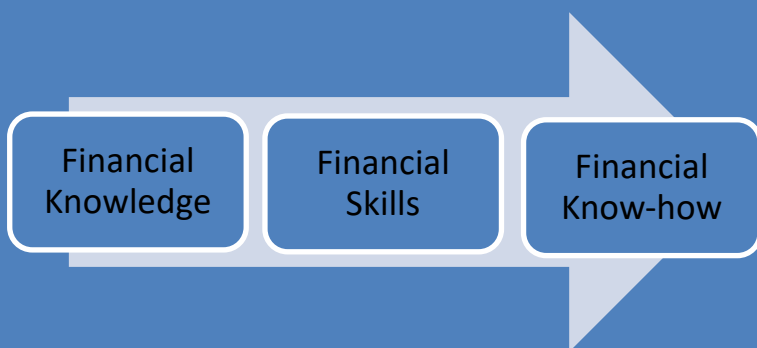


FINANCIAL LITERACY

FOR

ANYONE ANYWHERE

**Become Financially Literate; Improve Your Wealth;
Avoid Financial Stress; Aim for Financial Well-Being
and Financial Freedom**



LAL BALKARAN

MBA, FCPA, FCMA, CGMA, FCG

Foreword by

Professor Dr. Jeffrey Ridley

Financial literacy is a global problem that impacts individuals and national economies. In this well-researched book, the author starts with the basics of economics, finance, risk management, accounting, insurance, taxation, and estate planning. He then builds on these by articulating such skills as financial goal-setting, budgeting, saving, spending, borrowing and investing. Such a logical approach is crucial to becoming financially literate, enhance wealth-building, avoid stress, and achieve financial freedom.

Divided into five broad areas with 30 brief chapters and two appendices, this easy-to-read book has a treasure chest of tips, advice and templates including over 50 professional certifications, 28 fraud schemes, 150 concepts, and directions to over 100 websites, books, and reports. It is aimed for all ages and for anyone regardless of the level of knowledge on financial literacy. After reading this book, an individual can understand the language of finance and be smart with managing money for success in life.

PRAISE FOR THE BOOK

Financial literacy is important for everyone and it makes sense to learn about these concepts early in school. This book provides much needed and thoroughly researched information and resources at this time when it is most needed!

- Tony Stanco CPA

Manager Inspection & Enforcement, Ontario Energy Board and Adjunct Professor, York University, Masters of Financial Accountability program

Covers a broad range of common financial topics and like a good outdoor survival guide, this resource will help prepare individuals navigate the complex world of finances.

- Jim Voudouris, CPA

Bowes Wealth Management, Raymond James

“...financial literacy is more than just numbers, it’s also about having the knowledge and confidence to make informed financial decisions that align with your values and goals...Lal has provided the tools for Canadians to better deal with these uncertain economic times.”

- Mark Rodrigues CPA, CIA, CRMA

Director, Risk & Internal Audit – World Vision, Canada

Lal Balkaran’s newest book *Financial Literacy For Anyone Anywhere* is a ground-breaking work that is perhaps the best book I have come across on financial education.

- Phil Russo, FCPA, C.Mgr., P.Mgr., FICIA, O.M.C

Chair, CIM Chartered Managers Canada, Toronto Chapter

Fluently written and in a very methodical way, Lal Balkaran has shown how to skillfully manage money and plan for lifelong financial security.

- Nizam Ali, FCCA, CTA

Retired Partner, Nizam Ali & Company and Former Partner, KPMG, Barbados and Guyana

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