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The Middle-Class New Deal A. Mechele Dickerson, 2026 An expansive policy blueprint for meaningfully expanding the middle class for the first time in a century The US middle class was a product of state and federal policies enacted in the wake of the Great Depression But since the 1980s lawmakers have undermined what they once built shredding the social safety net and instituting laws that virtually guarantee downward mobility for all but the most privileged How can we restore what has been lost Rigorous and highly readable The Middle Class New Deal breaks down the policies that have decimated working families and proposes reforms to reverse this trend As Mechele Dickerson shows part of the problem is that politicians disingenuously conflate the middle class with the White lower rich Such propaganda hides how state and federal lawmakers consistently favor education labor housing and consumer credit laws that erode the bank accounts of lower and middle income people especially those who are not White and don't have college degrees Weaving together the latest research with the personal stories of Americans struggling to make ends meet Dickerson provides a clarion call for political leaders to enact a bold agenda like the one that created the middle class almost a century ago

Personal Finance Vickie L. Bajtelsmit, 2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid

early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life *Buffett's Tips* John M. Longo, Tyler J. Longo, 2020-12-08

What if you could learn financial literacy from Warren Buffett himself Finance is a language like any other the more fluently you speak it the further and more comfortably you travel And if you want to improve your financial literacy what better teacher could you have than Warren Buffett Often described as the greatest investor of all time Warren Buffett started his investment firm with 100 in the late 1950s and went on to become the billionaire and sage we know today Along the way he s reaped huge profits for fellow investors in Berkshire Hathaway and remains one of the most sought after and closely watched figures in the business world So how did he do it In *Buffett s Tips* award winning professor and professional investor John M Longo demonstrates just how by translating decades of Buffett s writings and media appearances into a 100 straightforward tips and strategies anyone can follow for enhanced financial literacy and independence including Essential concepts like the time value of money and compound interest Basic financial instruments such as savings and checking accounts and certificates of deposit Approaches to valuing stock including discounted cash flow and relative valuation How to build a portfolio in accordance with Buffett s two golden rules Whether you want to grow your personal finances develop your business acumen or improve softer career skills such as emotional intelligence there s no one better to learn from than the most famous investor in the world and no better way to do that than having a copy of Buffett s *Tips* close at hand **Your AI Roadmap** Joan Palmiter Bajorek, 2024-12-24 As seen at VentureBeat CES and in Harvard Business Review A pesky truth of the age of AI is that everyone s day job is at risk but we all still need money We all need to future proof our careers and finances ASAP Your AI Roadmap is not just an advice book it s a modern blueprint for your career and income One part modern careers and one part wealth building this book is ready to take you on an adventure You will never be truly free stable and at peace until your financial house is in order If AI takes a huge number of jobs in the next few years jumping from job to job won t future proof your income and provide stability You need to have your own money in your own name in your own accounts With humor and data driven examples Joan provides fresh and tactical career advice as well as ways to expand your income to get your finances in order in the era of AI Serial entrepreneur investor and AI influencer Dr Joan Palmiter Bajorek is a global leader in AI She has served as CEO President VP advisor and senior roles at AI startups and enterprises including Clarity AI Nuance VERSA and Edward Lifesciences Joan is the Founder of Women in Voice 501 c 3 She is the CEO of Clarity AI creating custom AI and data products She is the host of the Your AI Roadmap Podcast where she has interviewed top executives from Google Microsoft Amazon and more to discuss their projects and careers YourAIRoadmap.com To be clear Joan is not satisfied with knowing how to build wealth herself Everyone deserves a financial education and to know that through the age of AI that they can take care of themselves Let s talk about careers and money But Joan s AI career hasn t always been smooth sailing Joan has lost her job in two large scale AI layoffs That hasn t stopped her Being

entrepreneurial is key to Joan's financial resilience on her way to financial independence Playful inclusive and poignant this book provides personal and professional guidance for people just launching their careers and for people well on their way The book offers Goal Setting Set your goals in a clinically validated way via the WOOP method Storytelling Owning your story and accomplishments via the STAR method to connect the dots for listeners Personal Brand Steps to build grow and optimize your professional presence online Networking Modern people first techniques to expand your network with coffee chats Joan's 3 Step Recipe for Financial Freedom Recipe Know grow and be in control of your finances Income Streams and Diversification Joan shares her 22 revenue streams to build her net worth Wealth Expansion 5 Simple Steps to launch a Basic Offer PSS 3 Step Framework to Expand Your Income to 1M in revenue Income Streams 57 income stream ideas to try out from easy to advanced difficulty Inspiration Joy confidence and meaning in your next steps to craft your own AI roadmap Perfect for anyone dreaming about AI careers and future proofed finances from the classroom to the board room including college grads executives pivoters managers directors investors founders entrepreneurs parents and career counselors Your AI Roadmap is your guide through the age of AI to future proof your career and income

A PRACTICAL GUIDE TO PRODUCT/SERVICE COSTING & PRICING IN THE BUSINESS WORLD DICKSON AKAM NTUH, 2024-04-28 In the dynamic world of business where profitability is the ultimate pursuit the realms of costing and pricing reign supreme Like a master symphony conductor every entrepreneur and manager must skillfully orchestrate the delicate balance between cost and prices to create a harmonious melody of success Welcome to a journey that explores the intricacies methodologies and strategies behind costing and pricing a voyage that will empower you to navigate the jumble of financial decisions with finesse Within the pages of this book we delve deep into the captivating world of costing where we uncover a treasure trove of methods that unravel the enigma of expenses From traditional methods like absorption costing and job costing to innovative approaches like activity based costing and target costing we dissect each technique unveiling their unique merits and demystifying their complexities As we unravel the intricate web of cost you will gain the tools to dissect your organization's expenses assess their impact and make informed decisions that elevate your business to new heights However cost control alone is not enough to navigate the turbulent seas of modern commerce It is within the symphony of pricing strategies that the true potential for profitability lies With meticulous attention we explore the multifaceted landscape of pricing where art and science converge to shape the market dynamics From cost plus pricing and value based pricing to skimming and penetration pricing each strategy is dissected evaluated and synthesized to equip you with a formidable arsenal of pricing techniques By understanding the psychology of pricing market segmentation and the impact of competitive forces you will be empowered to set optimal prices that captivate customers maximize revenues and ensure long term sustainability Yet the journey does not stop there Recognizing the inseparable bond between cost and prices we explore the nexus between the two a realm where profitability and competitiveness intersect We embark on a quest for cost reduction

uncovering innovative approaches and strategies that can bolster your bottom line without compromising quality. We unearth the power of lean management, process optimization, strategic sourcing, and supply chain efficiencies, allowing you to shape a leaner and more resilient business ecosystem. Moreover, we delve into the realm of price optimization, where strategic discounting, pricing psychology, and revenue management techniques converge to unlock new avenues of growth and profit. Throughout this voyage, we embrace the nuances of various industries, from manufacturing to services, retail to technology, and beyond. Drawing from real-world case studies, industry best practices, and expert insights, we distill the essence of costing and pricing to offer practical guidance that transcends organizational boundaries. Regardless of your sector, whether you are a budding entrepreneur, seasoned manager, or aspiring financial expert, this book aims to equip you with the knowledge and skills to make informed decisions, outmaneuver your competitors, and unleash the true potential of your enterprise. As we embark on this transformative journey through the enchanting landscape of costing and pricing, prepare to unlock a new realm of financial daring. Together, let us cross the intricacies of costing methods, cost reduction strategies, and the art of pricing to plan a symphony of profitability that resonates far beyond the realms of commerce. Welcome to the realm where cost and prices converge, a world of strategic decision-making, untapped opportunities, and boundless potential. Let's Get Technical! Eric Elder, 2024-10-23. Do you have a message to share with the world? I'll show you how. I've shared my message online daily with tens of thousands of people for more than 30 years. In this book, I'll show you: How to build a website using Web.com, GoDaddy, WordPress; How to build a mailing list using Campaign Monitor, AWeber; How to build a social media presence using Facebook, Instagram, LinkedIn; How to create a podcast using Spotify, Apple Podcasts, YouTube; How to create a YouTube channel using YouTube; How to create an audiobook using Spotify, Audible; How to edit audio using Audacity, GarageBand; How to edit video using iMovie, Davinci Resolve; How to create business cards, bookmarks, or postcards using Vistaprint; How to setup a live online class using Zoom; How to setup a payment system using PayPal, Venmo, Square; How to setup a coaching calendar using Calendly. BONUS: How to create an AI audiobook using Google Play Books, ElevenLabs.

ENDORSEMENTS Eric Elder is my go-to person for all things technical. Eric has the know-how. Tim Wilkins: Thanks for helping me with my writing. You give me the confidence to do the hard things. Crystal Balas: Eric has been a blessing to our ministry in so many ways; his technical expertise and assistance have meant everything. Greg Potzer

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