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How Money Works: The Facts Visually Explained



Synopsis

A user-friendly guide to understanding key financial concepts, *How Money Works* takes a highly visual approach to this topic, using bold infographics with clear, jargon-free text to make finances and economics easy to understand. *How Money Works* looks at how governments control money, how companies make money, how financial markets work, how individuals can maximize income through investments, and much more. Hundreds of terms are defined, along with the essential basics of financial systems, from the definition of a bond to using cryptocurrencies, managing debt, avoiding online fraud, and how crowdfunding works. Plus, readers can follow the history of currencies, from bartering to Bitcoin, and see how money makes the world go 'round. Whether readers are looking to start a small business, invest in the stock market, or just understand the basics of economics, *How Money Works* is a completely comprehensive guide that will help them make sense out of their dollars.

Book Information

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Customer Reviews

Characteristics of Money Money is not money unless it has all of the following defining characteristics: Money must have value, be durable, portable, uniform, divisible, in limited supply, and be usable as a means of exchange. [View larger](#)

[View larger](#) [View larger](#) [View larger](#) **Attracting New Customers** It is cheaper and easier for banks to sell products to existing customers—**a** practice known as cross-selling—**since** they know more about those customers' individual financial circumstances. **Wealth** Wealth is the value of assets already owned by a household or

an individual. It can be savings alone if these are sufficient, or it can be amassed from savings, investments, and inheritance. **Earning Passive Income** Money is received in exchange for little ongoing effort. It is earned from investments, which require some work to set up but then need less attention. The term can also be used to refer to money-making activities undertaken on the side.

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money into savings accounts and fixed-term deposits is low-risk, making them safer options for wary investors. But investors also need to consider if their money is likely to earn enough income to live on.

Investor Types Fund managers and financial advisers often provide

risk-profile questionnaires to individual investors to help them determine which investments best suit them. The questionnaires examine an investor's tolerance to risk, time frame, objectives, and investment knowledge.

Credit Cards A credit card account allows an individual to make

purchases on credit up to an agreed maximum limit. Users can spend as much as they want up to that limit without being charged as long as they pay off the balance (accrued debt) in full by an agreed date each month.

Bought as a gift for my fifteen year old who is interested in math and finance and learning more about money. High interest pieces with pleasing graphics on a variety of topics.

Good primer for young or inexperienced people wishing to learn how money works in its many aspects.

Great little visual textbook that does a great job explaining how money works on a high level.

Informative

Enjoyed reading this. Short and sweet. Not much details - but that's what I wanted to know.

As a former financial planner, I must say I'm impressed with this book. This book is an introduction to finances, but calling it only a basic book is an oversimplification of this book. Yes, it is full of illustration and short block text descriptions of various aspects of money, but it is also rather comprehensive and up to date. It covers the latest trends in money including bitcoin, peer to peer lending and crowdfunding (see photos). You won't learn to invest here but you will develop a broad understanding of money and how it works which is the basis of making good decisions. When you

watch financial news it won't sound like a foreign language anymore. I have never seen so many rather complicated financial concepts explained so clearly and with excellent charts, graphs and even funny illustrations that catch your interest. I recommend this book for anyone who wants a good grasp of what different financial vehicles are about as well as their advantages and risks.

First a bit of bias...I really enjoy DK books. I liked them years ago when I was younger, I like them now. I enjoy the big visual pictures, charts, word font and colorful snippets. The facts are always easy to comprehend and the topics diverse. Now, this isn't quite as nice as many of the DK tabletop book versions but it is still a bargain - it's a good sized hardcover book packed full of the facts, terminology and examples you have come to expect from DK. The audience is a bit tough to figure out - this would be an excellent introduction book for younger readers but also makes an easy to comprehend book for adults who may not have a good handle on how money works. The topics are superficially covered - this isn't in depth nor is it controversial - you will find more or less the standard definitions and explanations. Still a nice addition to the DK family and an excellent book for learning with kids or young adults!

I can rely on DK books to provide high level, easy to digest coverage. Some of them, like this one, offer content that is both broader and deeper. There are three major sections, and a shorter introductory section, aptly called "Money Basics". Once you get through the dozen or so pages of basics, you're on to "Profit-Making and Financial Institutions", "Government Finance and Public Money", and "Personal Finance". Each of the three major sections are broken down into appropriate subsections. The subsections contain what I call, units of knowledge. Each unit of knowledge begins with a section called "How it Works", and is followed by sections that further explain. As with all DK books that I have read, there are ample illustrations and diagrams to go along with the text. As you read and absorb each unit of knowledge, you get a better understanding of how it ties together with all the other units in the three major categories. The book is about 250 pages long, and could serve as a simple textbook on the subject of money. It is getting to be that if I have an interest in a topic, I can check to see if DK covers it. If it does, I can more or less buy it sight unseen. I can count on getting a solid foundation, with enough knowledge to serve as a stepping stone to more comprehensive works. This is such a book, and then some.

This is a big well constructed book with the highest quality paper, rich colors, and great art in its infographics. It is packed with a large amount of information about how money works along with

more complicated finance explanations. This book would work great as a coffee table book, for a waiting room, or reading material in the bathroom because each lesson is an article in itself. This book covers all the finance topics from arbitrage and bitcoin to yields. This book could be read from front to back for an education in money and finance or the handy index in the back can be used to look up areas of interest or when you need to know about something specifically. This is a great finance reference book for any home library. It is an enjoyable read or for casual skimming. I love this book.

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