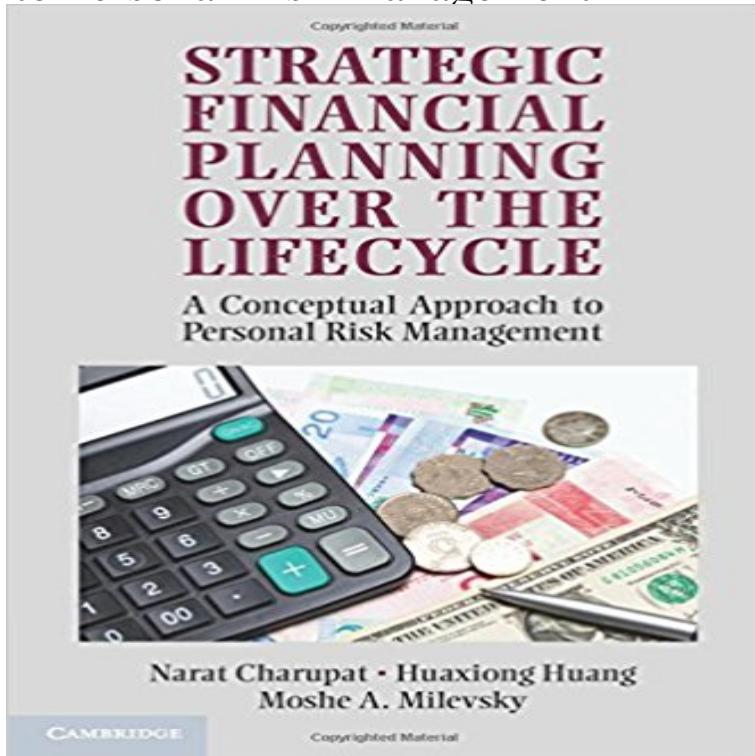


Strategic Financial Planning over the Lifecycle: A Conceptual Approach to Personal Risk Management



This book on personal financial planning and wealth management employs the lifecycle model of financial economics. The central idea of consumption smoothing is used to connect chapters and topics such as saving and investment, debt management, risk management, and retirement planning. The first part of the book is nontechnical and aimed at a wide audience with no special technical background. The second part of the book provides a rigorous presentation of the lifecycle model from first principles using the calculus of variations. The accompanying website is found at http://www.yorku.ca/milevsky/?page_id=185.

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