

It Pays to Talk



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Does your family talk about money? Do your kids understand your money values? Do you and your mate agree on how you spend and invest your money? Do you know if your parents are financially secure? These are the questions that Carrie Schwab-Pomerantz and her father, Charles Schwab, ask at the beginning of this invaluable family financial primer. The authors acknowledge that these are difficult questions but stress that families must grapple with them and come up with answers. Despite the proliferation of the financial news media, money remains a taboo subject in most families. Often the mere thought of talking about money with a family member causes enormous personal stress and confusion. But it doesn't have to be that way. The goal of this father-daughter collaboration is to bring solid financial advice into the context of family, where it can be explored, understood, and implemented to the benefit of everyone. The first essential thing that must happen is conversation, and *It Pays to Talk* is filled with advice about how to start talking. The authors are both working parents with a combined sixty-five years of knowledge and experience in the investment field. In this book they present a road map that every family can follow as they develop and implement an investment strategy and money-management plan. They begin by covering the fundamental principles that every investor needs to understand in order to succeed for the long term, and then

they move on to cover joining forces in marriage; building your family’s wealth regardless of market conditions; investing for your children’s future and raising money-savvy kids; retirement planning; estate planning for you and your parents; and dealing with the unexpected—insurance, divorce, and investing a windfall. Throughout the book, the authors offer advice about how to start the often difficult conversations that lead to smart decision-making, as well as how to talk gently, intelligently, and respectfully about the many issues that define and shape our attitudes about money. It does pay to talk. This valuable and expert book will get you started and help you at every stage of your family’s investment career.

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