

Saving for Retirement without Living Like a Pauper or Winning the Lottery

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"What you need to know; where you can find the answers; how you can take action.
It is all here." —Dallas Salisbury, CEO, Employee Benefit Research Institute



(without living like a pauper or winning the lottery)

Gail MarksJarvis

Award-winning personal finance columnist read by millions of people each week
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在线阅读本书

Award-winning personal finance columnist read by millions of people each week The Incredibly Simple, Step-by-Step Guide to Investing Money for Your Future! “A cover-to-cover must-read for everyone 16 to 60 who wants to live the American Dream. The earlier we choosetosave®, the sooner we can stop saving, and the later we start saving the more we need to know in order to catch up. What you need to know; where you can find the answers; how you can take action. It is all here.” –Dallas Salisbury, CEO, Employee Benefit Research Institute and American Savings Education Council (www.choosetosave.org) “Bookstores are full of tomes advising people how to save for retirement, yet millions of people are still hopelessly confused about what they should do. Gail MarksJarvis breaks it down into simple steps that anyone can do to ensure a more comfortable retirement. Read this book and prosper!” –Liz Pulliam Weston, MSN Money Personal finance columnist and best-selling author of Your Credit Score “This book offers a sensible, sophisticated approach for tackling the daunting challenge of saving for retirement. The good news? You can retire—without living on canned food or buying lottery tickets—if you follow Gail’s realistic strategies for saving, investing, and ultimately spending money in retirement.” –Susan Tompor, Detroit Free Press “You can wallpaper a warehouse with all of the awful investment advice offered up every year in newspapers, magazines, and books. One of the most difficult tasks is to separate the get-rich-quick hype from the truly worthwhile knowledge that will make you wealthy over time. I’m thrilled to say that Gail MarksJarvis has cut through the claptrap of investment cacophony and provided not only a solid plan for retirement saving, but a realistic, common-sense approach to personal finance in general. This is a triumph.” –John F. Wasik, Bloomberg News personal finance columnist and author, The Merchant of Power Drawn from responses to questions from over 20,000 readers of the author’s personal finance columns. Over the years, Chicago Tribune financial columnist Gail MarksJarvis has taken the time to listen and respond to thousands of her readers about the issues, questions, and concerns that are most important to them. Saving and investing for retirement has never been more important...and with this book, it’s never been clearer what you need to do and how to do it. Don’t wait another day! Discover... How much you’ll need and how to get there... even if you’ve fallen behind Exactly how to set up IRAs, 401(k)s, or 403(b)s in minutes and pocket your tax money How to harness the money-making power of the stock market How to pick the right mutual funds confidently with simple strategies and specific recommendations Incredibly easy, safe investing strategies based on professional money-management techniques "Gimmick-free" investing shortcuts that won’t backfire on you How to keep debt from making you poor How to get reliable help if you need it...and avoid incompetents or scam artists How the new 2006 pension laws affect you MarksJarvis eliminates the insider jargon, confusion, and math...takes the mystery out of the stock market...simplifies investing techniques...answers all your questions...clears away every obstacle in your way so you make money without taking foolish risks. She’s already done it for millions, in the nation’s top newspapers and most popular financial radio and TV shows. Now, she’ll do it for you, too! Introduction 1 Start Investing Early, or Start Now 1 2 Know What You'll Need 9 3 Savings on Steroids: Use a 401(k) and an IRA 39 4 An IRA—Every American’s Treasure Trove 59 5 IRA Decisions: How to Start, Where to Go 65 6 Why the Stock Market Isn't a Roulette Wheel 89 7 What's a Mutual Fund? 105 8 Making Sense of Wacky Mutual Fund Names 115 9 Know Your Mutual Fund Manager's Job 127 10 The Only Way that Works: Asset Allocation 151 11 Do This 163 12 How to Pick Mutual Funds: Bargain Shop 181 13 Index Funds: Get What You Pay For 189 14 Simple Does It: No-Brainer Investing with Target-Date Funds 209 15 Do You Need a Financial Adviser?

作者介绍:

目录:

[Saving for Retirement without Living Like a Pauper or Winning the Lottery](#) [下载链接1](#)

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