

The simple path to wealth pdf

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"In the dark, disconcerting jungle, infested by traps of puzzles and opaques that is the world of investments, JL Collins is the paternal wizard on the side of the path, offering a simple map, warm words of encouragement and tools to forge the way through with confidence. You will never find a wiser counselor with a bigger heart." -- Malachi Rempen: Filmmaker, cartoonist, author and autodescript ruffian This book has grown from a series of letters to my daughter about various things, especially on money and investments, it was not yet ready to hear. Because money is the single most powerful tool we have to navigate this complex world we have created, understanding is fundamental. "But Dad" said once: "I know money is important. I just don't want to spend my life thinking about it." It was an opening in the eyes. I love this stuff. But most people have better things to do with their precious time. Bridges to build, diseases to be cured, negotiated, mountains to scale, technologies to create, children to teach, companies to run. Sadly, neglected financial assets leaves you open to the charlatans of the financial world. People who invest infinitely complex, because if it can be made complex it becomes more profitable for them, more expensive for us, and we are forced into their waiting arms. Here is an important truth: complex investments exist only to profit from those who create them and sell them. Not only are they more expensive for the investor, they are less effective. The simple approach I created for her and present now to you, is not only easy to understand and implement, is more powerful than any other. Together we will explore: Debt: Because you have to avoid it and what to do if you have it. The importance of having F-you Money. How to think about money, and the unique way of understanding this is the key to building your wealth. Where traditional investment advice goes wrong and what really works. What the stock market is really and how it really works. Because the stock market always goes up and why most people still lose money by investing in it. How to invest in an infuriating bull, or bear, market. Specific investments to implement these strategies. The stages of preservation of the wealth and wealth of your investment life and because they are not always linked to your age. As your asset allocation is linked to those stages and how to choose it. How to simplify the world sometimes confused by 401(k), 403(b), TSP, IRA and Roth. TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMD (Required Minim Distributions). As an investment firm to be used and because what I recommend is so far higher than competition. Why you should be very prudent when you engage an investment consultant and if it isNot at all. Because and how you can be conned, and how to avoid becoming prey. Because I don't recommend the average dollar cost. What financial independence seems and how to have your money supportWhat is the rule of 4% and how to use it to safely spend your wealth. The truth behind social security. A case of study on how all this can be implemented in real life. Don't let this intimidate you. Those who went before you say: «In his patented style without frills and often humorous, JL makes it both accessible and simple. And powerful. «Effective mix told with a visual and fun style. "An innovative and investment-friendly approach. "JL Collins has the gift of making boring financial concepts fun and interesting. «Instead of esoteric equations on the measurement of the alphabet of a title and the comparison of its beta, lights the bonfire and begins to tell stories. «Enjoy reading, and travel!! Flipkart Internet Private Limited, Buildings Alyssa, Begonia & Clove Embassy Tech Village, Outer Ring Road, Devarabeesanahalli Village, Bengaluru, 560 103, Karnataka, India CIN: U51 109KA2012PTC066 107 Phone: 1800 202 9898 The author shares techniques, insights and experiences on savings and investments, taken from his blog posts (jllcollinsnh.com) and a series of letters to the teenage daughter, both focusing on money management. The simple formula for financial well-being: spend less than you earn, invest the surplus, avoid debt. Your goal is to save on F-You money, generally 25x of your annual expenses, to regain your freedom. During the wealth accumulation phase, assign 100% of your investment portfolio to Vanguard Total Stock Market Index Fund (VTSAX) or its ETF (VTI). When you approach the pension, adjust 20-50% of your portfolio by including the Vanguard Total Bond Market Index Fund (VBTLX) or its ETF (BND). Bet at a 3-7% withdrawal rate during retirement (previous). Because money is the single most powerful tool we have to navigate this complex world we have created, it is essential to understand it. If you choose to dominate it, money becomes a wonderful servant. If not, you will surely master it. The pursuit of financial independence has never been about retirement. I like to work and my career has liked me. It was about having options. It was about being able to say no. It was about having F-You Money and the freedom it provides. If you are going to achieve financial freedom, you are going to think differently. It begins by recognizing that debt should not be considered normal. It should be recognized as the vicious and pernicious destroyer of the potential of creation of wealth that is really. He has no place in your financial life. Debt is a crisis that needs immediate attention. If you are currently indebted, paying it out is your top priority. Nothing else is more important. More than anythingin your life, more than your time, money and vital energy they require. The houses are a costly indulgence, not an investment. There are many things that money can buy, but the most precious of all is freedom. 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