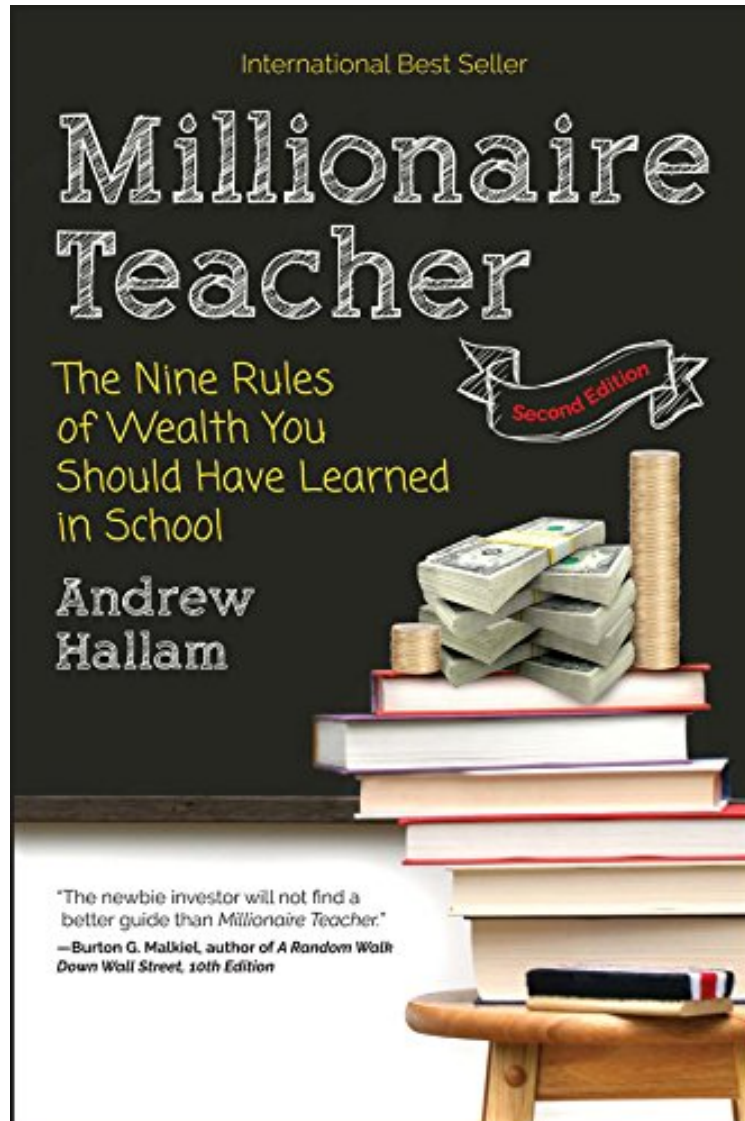


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Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School

Andrew Hallam

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Andrew Hallam : Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School before purchasing it in order to gage whether or not it would be worth my time, and all praised Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School:

4 of 4 people found the following review helpful. Really Good Book, But.....By George HolmesA well-written and informative book for most people. I bought it for my children and eventually grandchildren to read. If more people would heed the advice of always living on less than you make, and only investing in index funds, they would be much

better off. People let brokers convince them that investing is way too complicated for the average person, and they "need" their expensive help with this investing stuff. That said, I will take exception with his suggestion to put what I consider lots of your money into bond funds. Since interest rates peaked in 1981 when money market funds were paying about 14%, owning bond funds has been a good thing. But with interest rates near zero, we may be looking at a 20 or 30-year bear market for bonds. The great Peter Lynch the author quotes to support his suggestion to put money into index funds also said put all your money into stocks and none into bonds. Warren Buffett is also quoted, but the fact that he recommends individual investors put all their money into stock index funds with none in bond funds is also ignored. Lynch did say to sell all stocks and go 100% into 30-year US Bonds if the yield on them hits 9%, but we are a long way from that. Ignoring half of what these two great investors said is why I give 4 stars instead of 5. I can't tell you that you are wrong to put half of your money into bond funds, but two really great investors do. 0 of 0 people found the following review helpful. An excellent book for all! By James Rogers I bought Andrew's book and found it amazing! Like Andrew, I am an expatriate and thus my situation is different than some others. This book is valuable for all however, not just expats. It is not only chock full of verifiable, excellent investing advice, it's written in very straight-forward language. You can really tell that Andrew, like myself, is a teacher. He is able to communicate extremely well and at the end, you'll be frustrated that he didn't publish his book sooner. If he had, I certainly would have avoided a lot of costly mistakes. My only wish was for more discussion on property and the role it can play in building wealth. Instead, I would recommend this book: The Expat Teacher's Property Guide 2 of 2 people found the following review helpful. Don't buy this book if you are interested in financing your financial adviser's retirement. By another trekker I have read a number of books on investing over the years. I strongly recommend Andrew's book be the first book a new investor reads because Andrew introduces the world of investing and shows you how to get started responsibly via index investing. He explains things in layperson's terms. He makes investing really easy to understand...and therefore, less intimidating. If you want to retire comfortably, buy his book. If you want your financial adviser to retire comfortably, then forget it.

Adopt the investment strategy that turned a school teacher into a millionaire. *Millionaire Teacher* shows you how to achieve financial independence through smart investing—without being a financial wizard. Author Andrew Hallam was a high school English teacher. He became a debt-free millionaire by following a few simple rules. In this book, he teaches you the financial fundamentals you need to follow in his tracks. You can spend just an hour per year on your investments, never think about the stock market's direction—and still beat most professional investors. It's not about get-rich-quick schemes or trendy investment products peddled by an ever-widening, self-serving industry; it's about your money and your future. This new second edition features updated discussion on passive investing, studies on dollar cost averaging versus lump sum investing, and a detailed segment on RoboAdvisors for Americans, Canadians, Australians, Singaporeans and British investors. Financial literacy is rarely taught in schools. Were you shortchanged by your education system? This book is your solution, teaching you the ABCs of finance to help you build wealth. Gain the financial literacy to make smart investment decisions. Learn why you should invest in index funds. Find out how to find the right kind of financial advisor. Avoid scams and flash-in-the-pan trends. *Millionaire Teacher* shows how to build a strong financial future today.

From the Inside Flap: Become a Millionaire on a Middle-Class Salary. Here's the secret that most financial advisors and Wall Street firms don't want you to know. Peer-reviewed, financial academic studies say you can beat most investment professionals with a simple strategy. It takes just an hour a year. You don't need to search for a bunch of hot stocks or winning mutual funds. You don't need to pay attention to investment news, economic trends, or the market ups and downs. Nobel Prize winners in economics have been saying this for years. Warren Buffett echoes it. Andrew Hallam brings it all to life with *Millionaire Teacher, Second Edition*. With clarity and humor, Andrew shows how any patient, middle-class income earner can build a million-dollar investment portfolio. He provides a guide for Americans, Canadians, Australians, Singaporeans, and British investors. You can spend responsibly, invest effectively, and build a solid financial future. Let *Millionaire Teacher, Second Edition* show you how. From the Back Cover: Praise for *Millionaire Teacher* "Contrary to financial services industry mythology, saving and investing for your future doesn't have to be difficult. You'll learn just how easy it can be in Andrew Hallam's *Millionaire Teacher, Second Edition*. With nine simple rules, he gives you easy, step-by-step instructions. Follow them and you'll be on your way to a successful (and possibly early) retirement." —Scott Burns, US Syndicated Finance Columnist "In the second edition of *Millionaire Teacher*, Andrew Hallam shows how the son of a mechanic who became a high school teacher could become a financially independent millionaire by following a few simple, albeit difficult to follow, common sense rules. If more young people followed his advice, it would be a richer, more stable world." —Michael O'Higgins, author of *Beating the Dow*, *Beating The Dow With Bonds*, O'Higgins Asset Management, Inc. "*Andrew Hallam's Millionaire Teacher, Second Edition* is full of wisdom and wit—a combination that makes the book an easy read. This is not another writer's set of opinions, this is an evidence-based project and draws on the wisdom of many Nobel Laureate winners. Their work is translated and distilled into easily understandable chapters. The basic

principles espoused in the book should be required educative reading for every investor." mdash; Ben Sherwood, director for and on behalf of Satis Asset Management Ltd, principal, Hillier Hopkins LLP "There are lots of books on personal finance but blessed few that discuss the topic with wit and even fewer that do so with soul. Andrew Hallam's second edition of Millionaire Teacher is to my mind the best. Read it. You'll be entertained. You'll also be richer in every sense." mdash; Ian McGugan, The Globe and Mail "Andrew is a rare breed. He makes complex financial topics easy to understand for the masses, but his in-depth knowledge also ensures that even the most well-versed can learn a thing or two. Whether you're a millennial, approaching retirement, or already retired, his second edition of Millionaire Teacher is a must-read for anyone looking to take control of their finances." mdash; Jason Heath, CFP, Fee-Only Financial Planner, Financial Post and MoneySense columnist

About the Author Andrew Hallam built a debt-free, million dollar portfolio on a middle class salary before he was forty years old. He has shared his simple, evidence-based investment strategies on CNBC, in MoneySense magazine and with his columns in The Globe and Mail and Canadian Business magazine. He also writes a column for AssetBuilder, an online US-based investment firm. He and his wife are digital nomads. They travel the globe to explore new places. They often couple their adventures with talks around the world, inspiring others to effectively manage their money. Join the conversation and gain continued financial insight on his blog at www.andrewhallam.com.