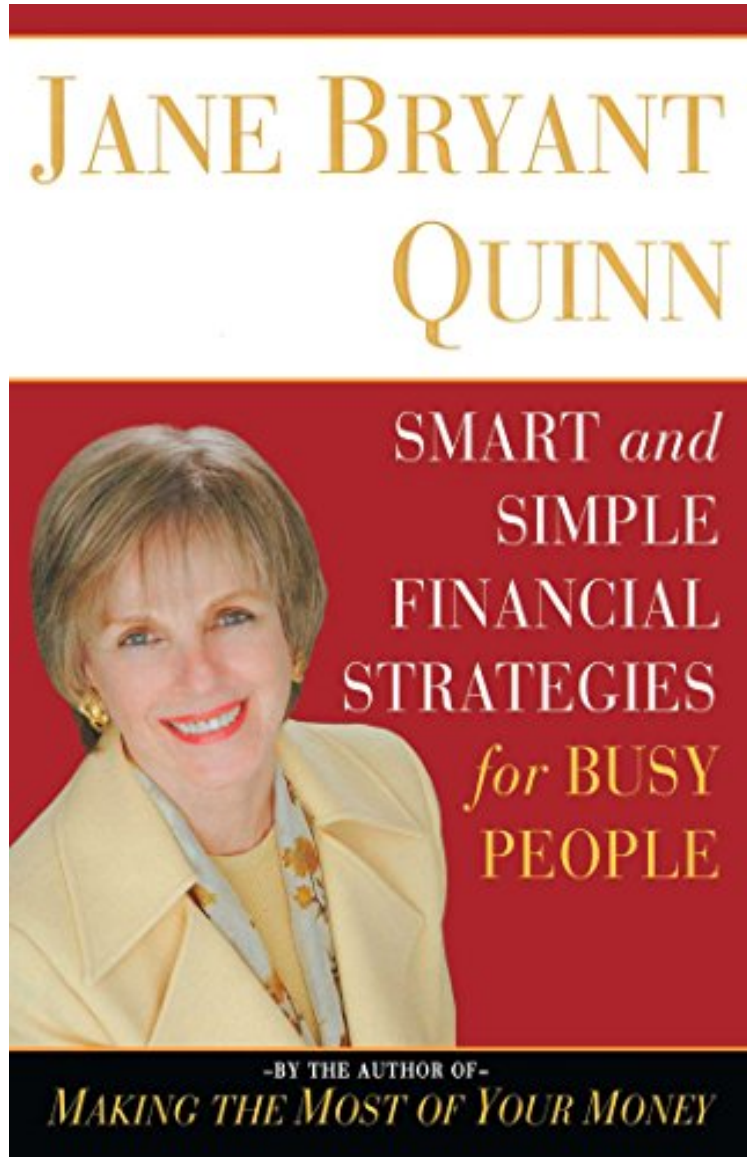


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Smart and Simple Financial Strategies for Busy People

Jane Bryant Quinn

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Jane Bryant Quinn : Smart and Simple Financial Strategies for Busy People before purchasing it in order to gage whether or not it would be worth my time, and all praised Smart and Simple Financial Strategies for Busy People:

29 of 29 people found the following review helpful. The best personal finance guide for the average person!By Jason E. SmithOver the past five years I've read at least three dozen books on personal finance--everything from Marshall Loeb's classic tome to Ben Stein's contrarian books--and Quinn's latest is easily the best read I've encountered for the *average* person.Quinn effectively covers budgeting, insurance, wills, investing/retirement, and buying a home. She writes clearly, concisely, and avoids financial jargon. All of the financial advice is sound, there is nothing unorthodox

here. Her defining trademark however, is her emphasis on 'Set it and Forget it' solutions that insure your well laid plans are automatically executed without too much intervention on your part. Quinn is one of the few financial experts that actually understands that most people can't spend hundreds of hours managing their money. If you ask folks to do that then it is just a matter of time until life, family, or work interfere and cause damaging mismanagement. Most people are either misinformed about financial management or simply too lazy to do the things which they ought. Quinn's book nicely tackles both sorts with straightforward information and low-effort solutions. HIGHLY Recommended without reservation. 0 of 0 people found the following review helpful. Great resource By Nancy L One of the best books ever on understanding the basics of managing your finances. Straight-forward, easy to understand. After reading/listening gained a clearer understanding of basic financial principles, to inspire me to make some very simple changes to my life insurance and retirement savings strategy. Today I'm keeping more of my hard-earned money. My now, slightly adjusted retirement strategy is working and savings are growing, plus I'm not obsessing about my retirement future. A great book for a novice or seasoned personal money manager! She's straightforward in her advice, realistic, and not prone to jumping on financial bandwagons. Treat yourself to this book and buy one for a friend! 0 of 0 people found the following review helpful. Five Stars By Clmbd Good book. easy to read.

Are you too busy to pay much attention to your money? Do you worry that maybe you haven't been doing the right things? This book is for you, from Jane Bryant Quinn, the most trusted voice in personal finance today. Her classic bestseller, *Making the Most of Your Money*, guided a generation toward smart and sensible financial choices. Here she strips away the extras, choosing the best financial ideas and products available today. They're all you need to create a successful and long-lasting financial plan. It's money management the No Worry way. To start with, she tells you to forget all the complicated stuff the financial industry sells. You don't need it, it costs too much, and some of it is downright bad. It's designed to make the banks, brokers, and insurance companies rich, not you. The best ideas (a super-short list!) are simple, low in cost, and easy to use. They're also sophisticated and smart. The strategies shown here are followed by some of the most successful planners and money managers around today, yet they're something everyone can understand. They'll give you what you need from your money -- regular savings, financial security, long-term investment growth, personal control, and best of all, peace of mind. Once you've set up a No Worry plan, you won't have to pay much attention to it. The choices you'll find here are all good ones. All you have to do is arrange for automatic payments and contributions and then get on with the rest of your busy life. You can focus your energies on your job, family, leisure, and friends, secure in the knowledge that your finances are okay. Here's what you'll do on the No Worry plan: Save more money without feeling pinched Get rid of debt the automatic way Keep yourself safe, with the right amount of insurance at the lowest cost Zero in on the right mortgage, every time Pick the best college savings plan for your kids Understand your finances, in ways you never did before Find the smartest and simplest ways of investing money, to earn superior returns over the long run The investment ideas alone will open your eyes to the newest strategies for accumulating wealth (without making big mistakes!). Jane Bryant Quinn will change the way you think about money. She has the answers busy people need.

From Publishers Weekly Starred . Quinn's latest guide to personal finance covers the usual terrain: budgeting, consumer debt, mortgages, college funds and investments. However, not every financial writer is blessed with Quinn's charm—a blend of Pollyanna and Mary Poppins with a snappy wit thrown in—and her sensible approach to streamlining one's financial life make this a stellar entry in the genre. Quinn's most useful observation is that people seldom spend money they can't lay their hands on. Hence, she advocates the use of automated account debits to "disappear" paycheck earnings into savings. Credit card debt is dispatched with admirable simplicity: request lower rates from lenders, switch to a cheaper card, or convert credit card to mortgage loan debt. While such solutions aren't foolproof, Quinn explains the caveats of such methods. Some of the more confusing, recent mutations in home mortgages—Option and FlexPay Adjustable Rate Mortgages (ARMs)—are explained and wisely cautioned against, though Quinn could easily be more emphatic in her warnings. She also addresses the topic of college tuition with a sensible bargain-hunter approach: despite the prestige of the Ivy League, many state or small private colleges offer equivalent or superior educations for considerably less money. Quinn's anecdotes about her own monetary struggles add credibility to her advice and uphold her well-deserved reputation as a source of sound financial guidance. Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. From Booklist No newcomer to the personal financial world, Quinn is best at conveying the simple rules of success—under many different guises, like Jordan E. Goodman's *Everyone's Money Book* (1993). Here, the emphasis is on streamlining financial plans and actions in today's no-time-for--anything environment. The answers? One: use automatic payments for money obligations, such as the employer retirement plan, college funds, and mortgages. Two: investigate all the insurances, and understand necessities versus nice-to-haves. Three: rely on diversified mutual funds (and continue rebalancing your portfolio) for retirement savings. Four: ensure you've compiled checklists for your critical information and know where to find your files. Her best yet? "You can't see the future. If you're saving steadily, that doesn't matter. Only a few things work, and you've found them here." Barbara Jacobs Copyright copy; American Library Association. All rights reserved "No one

is smarter about money -- or easier to read or clearer or more conscientious -- than Jane Bryant Quinn." -- Andrew Tobias, author of *The Only Investment Guide You'll Ever Need*