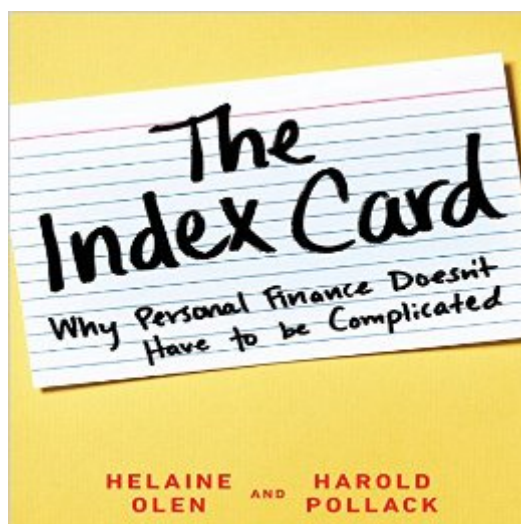


The book was found

The Index Card: Why Personal Finance Doesn't Have To Be Complicated



Synopsis

When it comes to our money, many of us make the same mistakes over and over again. We are confident when we should panic. We believe that stock we heard about on CNBC or saw promoted on Twitter is the next Apple or Google. Or we find managing our money difficult and boring, and we don't pay any attention at all. We neglect things. We toss our retirement statements in a drawer, planning to look at them on a future day that never arrives. We pay our bills the day before they are due. There is only one thing more confusing: all the you-can-have-it-all financial how-to books out there. Now, Helaine Olen and Harold Pollack draw on years of experience researching and reporting on the financial lives of Americans to present an accessible, one-stop guide to taking back your financial future. The answers are simple enough to fit on an index card-an idea so user-friendly and helpful that Money magazine named it one of their Best New Money Ideas. Their simple rules include: Save 10 percent to 20 percent of your income. Really. Never buy or sell an individual security. No, not even Google. Avoid actively managed funds. "Active" means "you're paying fees, sucker." Beyond outlining the rules, the authors also explain why so few people follow them-because the financial services industry profits when people behave foolishly, and a web of incentives and misinformation lead consumers astray, especially in hard times when people feel the pressure to do almost anything to keep up. Armed with The Index Card, listeners will gain the tools, knowledge, and confidence to make the right decisions regarding their money.

Book Information

Audio CD

Publisher: Your Coach In A Box; Unabridged edition (May 24, 2016)

Language: English

ISBN-10: 1469031884

ISBN-13: 978-1469031880

Product Dimensions: 5.2 x 0.9 x 5.8 inches

Shipping Weight: 3.2 ounces (View shipping rates and policies)

Average Customer Review: 4.3 out of 5 stars [See all reviews](#) (67 customer reviews)

Best Sellers Rank: #1,697,308 in Books (See Top 100 in Books) #175 in [Books > Books on CD > Business > Personal Finance](#) #180 in [Books > Books on CD > Business > Investing](#) #272 in [Books > Books on CD > Business > Career](#)

Customer Reviews

Olen and Pollack have written a quick easy to read book on personal finance. (This is ironic given

that Olen previously wrote *Pound Foolish*, which lambast most of popular personal finance books.) In *Pound Foolish*, Olen criticizes personal finance gurus for overemphasizing financial gimmicks, such "The Latte Factor" or the "Dogs of the Dow." and financial advisors for selling overly-complicated self-serving investment and insurance products. After being so critical of other people's financial advice, one wonders what Olen would recommend people do with their money? Well in *The Index Card*, Olen joins with Harold Pollack (a social science professor, but not an economist, at the University of Chicago) to answer the question, "What should middle class Americans do with their money?" As the title indicates, Olen's and Pollack's answer fits on an Index Card. 1-Strive to save 10%-20% of your income. 2-Pay your credit cards off every month (and minimize other debt). 3-Maximize your 401(k) and other tax-advantaged savings accounts. 4-Never buy or sell individual stocks. 5-Buy inexpensive well-diversified indexed mutual funds and exchange-traded funds. 6-Hire a fee-based fiduciary (avoid commission-based financial salespeople). 7-Wait to buy only as much home as you can afford (remember homes are usually highly-leveraged investments with high maintenance costs). 8-Buy term life insurance, auto-insurance (especially liability), home insurance or renter's insurance, and disability insurance. 9-Support the social safety net (government programs, such as Social Security, Medicare, Medicaid, and student loans, because 96% of American depend on such programs for financial assistance, even though 40% deny obtaining help from the government.) 10-Keep doing the first 9.

[Download to continue reading...](#)

The Index Card: Why Personal Finance Doesn't Have to Be Complicated The Index Card: Why Personal Finance Doesn't Have to Be Complicated Index Funds: Index Funds Investing Guide To Wealth Building Through Index Funds Investing With Index Funds Investing Strategies For Building Wealth Including ... Guide To Wealth Building With Index Funds) Corporate Finance: Corporate Finance Guide To Understanding Corporate Finance With Strategies For Business Owners For Utilizing Corporate Finance Including ... Finance Business, Theory And Practice) Personal Finance: Budgeting and Saving Money (FREE Bonuses Included) (Finance, Personal Finance, Budget, Budgeting, Budgeting Money, Save Money, Saving Money, Money) Complicated Spiders: Anti-Stress Coloring Book (Complicated Coloring) Index Funds: Building Your Road To Riches With Index Fund Investing (Investing, Bond Investing, Penny Stocks, Stock Trading) Investing In Index Funds: Your Step-by-Step Guide To Investing In Index Funds Principles of Corporate Finance (The McGraw-Hill/Irwin Series in Finance, Insurance, and Real Estate) (McGraw-Hill/Irwin Series in Finance, Insurance and Real Estate (Hardcover)) Personal Finance: Turning Money into Wealth (6th Edition) (The Prentice Hall Series in Finance) Physician Finance - A

Beginner's Personal Finance Guide for Doctors Budgeting: Easy, Step-By-Step Budgeting Program, Tips to Set Up an Easy Budget and Start Saving Your Money Now! Get Debt Free for Good! (finance, budgeting, personal finance, budget) Investing: Learn How To Invest For Beginners, Learn To Generate Wealth And Grow Your Money For The Future (Investing For Beginners, Passive Income, Finance, Personal Finance, Business, Money) Corporate Finance: A Focused Approach (with Thomson ONE - Business School Edition 6-Month Printed Access Card) (Finance Titles in the Brigham Family) Budgeting: How to Make a Budget and Manage Your Money and Personal Finances Like a Pro (FREE Bonus Inside) (Budgeting, Money Management, Personal Finance, Planning Guide) The Nesting Place: It Doesn't Have to Be Perfect to Be Beautiful BUSINESS IDEAS FOR THE BROKE GUY: 2 Business Ideas to Follow for New Entrepreneur Who Doesn't Have Any Capital Real Dissent: A Libertarian Sets Fire to the Index Card of Allowable Opinion Why Doesn't My Floppy Disk Flop?: And Other Kids' Computer Questions Answered by the CompuDudes Why A.D.H.D. Doesn't Mean Disaster

[Dmca](#)