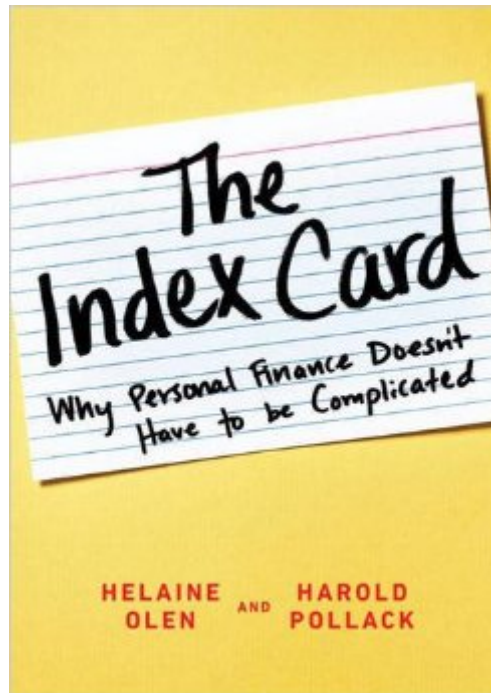


The book was found

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



Synopsis

“THE MOST NOTABLE PERSONAL FINANCE WRITING OF 2013 . . . WAS A HANDWRITTEN 4 × 6 INDEX CARD.” —MINNEAPOLIS STAR TRIBUNE TV analysts and money managers would have you believe your finances are enormously complicated, and if you don’t follow their guidance, you’ll end up in the poorhouse. They’re wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an off-hand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4" x 6" card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

Book Information

Hardcover: 256 pages

Publisher: Portfolio; 1 edition (January 5, 2016)

Language: English

ISBN-10: 1591847680

ISBN-13: 978-1591847687

Product Dimensions: 5.2 x 0.9 x 7.3 inches

Shipping Weight: 1.6 pounds (View shipping rates and policies)

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

Best Sellers Rank: #21,449 in Books (See Top 100 in Books) #45 in Books > Business & Money > Personal Finance > Retirement Planning #78 in Books > Business & Money > Investing > Introduction #339 in Books > Business & Money > Economics

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) Soccernomics: Why England Loses, Why Spain, Germany, and Brazil Win, and Why the U.S., Japan, Australia and Even Iraq Are Destined to Become the Kings of the World's Most Popular Sport 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) Paris, je t'aime.: The Sketching Lover's Companion (Sketching on Location) Midnight in Mexico: A Reporter's Journey Through a Country's Descent into Darkness 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

[Dmca](#)