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# If You Can: How Millennials Can Get Rich Slowly



How Millennials Can Get Rich Slowly

## WILLIAM J BERNSTEIN





### Synopsis

If You Can is a short, inexpensive e-booklet aimed at getting twenty-somethings with their first 401(k) started on the path to retirement saving and investing.

#### **Book Information**

File Size: 444 KB Print Length: 50 pages Publisher: Efficient Frontier Publications (March 28, 2014) Publication Date: March 28, 2014 Sold by: Â Digital Services LLC Language: English ASIN: B00JCC5JKI Text-to-Speech: Enabled X-Ray: Enabled Word Wise: Enabled Lending: Not Enabled Enhanced Typesetting: Enabled Best Sellers Rank: #32,216 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #3 in Kindle Store > Kindle eBooks > Business & Money > Investing > Mutual Funds #7 in Books > Business & Money > Investing > Mutual Funds #32 in Kindle Store > Kindle Short Reads > 90 minutes (44-64 pages) > Business & Money

#### **Customer Reviews**

Dr. Bernstein starts with a simple three-fund portfolio. The Total Stock Market Index, Total International Stock Market Index, and the Total Bond Market Index are spot-on for those who already have the basics of a diversified investment solution. Others may scratch their head or shrug their shoulders, and return to fiction. Unknown obstacles may occur when they ask their employerâ <sup>™</sup>s plan administrators for these three indexes, only to be told, â œno, we donâ <sup>™</sup>t have those three indexes, but we have yadda, yadda, yadda.â • The millennial may respond, â œhuhâ •?Other potential investors may think, â œShall I delay,â • given the gyrations of the stock marketâ <sup>™</sup>s current volatility? â œWhom can I ask for professional help?â • or â œWhat in the world is a fiduciary, some exotic bird sanctuary?â • Dr. Bernstein lists and addresses these concerns for newbies in five categories of â œHurdlesâ • and follow-up reading material for each:Hurdle one: Excessive spending. Recommended reading: The Millionaire Next Door by Thomas Stanley and William Danko. (I also recommend a blog, Mr. Money Mustache. He writes imaginative and practical articles about the most boring and unappealing characteristics of personal finance, frugal living).Hurdle two: Not understanding the basics of theory and practice of finance. Recommended reading: Jack Bogleâ ™s classic, Common Sense on Mutual Funds. This book is probably the best introduction to basic finance ever written.Hurdle three: History. A colorful and interesting stock market history does exist! Three recommended books: Devil Take the Hindmost by Edward Chancellor, The Great Depression: A Diary by Benjamin Roth, and in a recent interview he also suggested Extraordinary Popular Delusions and The Madness of Crowds by Charles Mackay.

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