



Making the Most of Your Money Now: The Classic Bestseller Completely Revised for the New Economy

By Jane Bryant Quinn

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Named the best personal finance book on the market by Consumers Union, Jane Bryant Quinn's bestseller *Making the Most of Your Money* has been completely revised and updated to provide a guide to financial recovery, independence, and success in the new economy.

Getting your financial life on track and keeping it there -- nothing is more important to your family and you. This proven, comprehensive guidebook steers you around the risks and helps you make smart and profitable decisions at every stage of your life. Are you single, married, or divorced? A parent with a paycheck or a parent at home? Getting your first job or well along in your career? Helping your kids in college or your parents in their older age? Planning for retirement? Already retired and worried about how to make your money last? You'll find ideas to help you build your financial security here.

Jane Bryant Quinn answers more questions more completely than any other personal-finance author on the market today. You'll reach for this book again and again as your life changes and new financial decisions arise. Here are just a few of the important subjects she examines:

- Setting priorities during and after a financial setback, and bouncing back
- Getting the most out of a bank while avoiding fees
- Credit card and debit card secrets that will save you money
- Family matters -- talking money before marriage and mediating claims during divorce
- Cutting the cost of student debt, and finding schools that will offer big "merit" scholarships to your child
- The simplest ways of pulling yourself out of debt
- Why it's so important to jump on the automatic-savings bandwagon
- Buying a house, selling one, or trying to rent your home when buyers aren't around
- Why credit scores are more important than ever, plus tips on keeping yours in the range most attractive to lenders

- Investing made easy -- mutual funds that are tailor-made for your future retirement
- What every investor needs to know about building wealth
- How an "investment policy" helps you make wise decisions in any market
- The essential tax-deferred retirement plans, from 401(k)s to Individual Retirement Accounts -- and how to manage them
- How to invest in real estate at a bargain price (and how to spot something that looks like a bargain but isn't)
- Eleven ways of keeping a steady income while you're retired, even after a stock market crash
- Financial planning -- what it means, how you do it, and where to find good planners

Page by page, Quinn leads you through the pros and cons of every decision, to help you make the choice that will suit you best. This is the single personal-finance book that no family should be without.

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Editorial Review

About the Author

Jane Bryant Quinn is a leading commentator on personal finance. She is author of the bestselling *Making the Most of Your Money NOW*, *Smart and Simple Financial Strategies for Busy People*, and *Everyone's Money Book*. Quinn has written for *Newsweek*, *The Washington Post*, *Bloomberg.com*, *Woman's Day*, and *Good Housekeeping*. An Emmy Award winner, Quinn has appeared on PBS and CBS News. Her personal finance column currently appears in the AARP Bulletin. She lives in New York City and blogs at JaneBryantQuinn.com.

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Finding Your Financial Self

Where You Stand on the Money Cycle

The finest of all human achievements and the most difficult is merely being reasonable.

All of our deepest beliefs about money are formed in the years when we grow up. We learn the great lessons of our era and set out to put them all to work.

But time is a trickster. Just when you think that you've learned all the rules, some hidden umpire changes the game.

Think about the Depression Kids. Those woeful years left a legacy of fear. Forever after, the generations marked by the 1930s saved compulsively. A loan made them feel sick to their stomachs. They took no risks. When the Great Prosperity swelled around them, they mistrusted it. They knew in their hearts it wouldn't last.

Now think about the Inflation Kids, raised in the 1960s and 1970s. They saw in a flash that a dollar saved was a dollar lost because inflation ate it up. A dollar borrowed was a dollar saved. You could use it to buy a car or a stereo before the price went up. They learned to love debt and couldn't change.

Then came the Bubble Kids of the 1980s and 1990s -- years when stock and bond values soared, real estate boomed, and everyone thought it was going to be easy to get rich. Even after the bust, they didn't save much, because they still trusted "the market" or "home equity" to rebuild their wealth automatically. Can they change their approach to money any better than earlier generations could?

The new turn of the wheel -- the 2008 financial bust -- is bringing us the Struggle Kids. They endured the Great Recession, with jobs hard to get, layoffs and wage-cuts common, foreclosures and bankruptcies wiping families out, investments unreliable, health care expensive, and global interconnections that no generation has grown up with before. They're saving more and spending less. What will their orthodoxies be? Can we all find a better place to stand? On the answer to those questions, everything depends.

A Cycle of Spending and Saving

Money comes and goes in your life at different times. Mostly goes, when you're young. Those are the spent years. Maybe the misspent years. But never mind. As you grow older, the urge to save creeps up on you.

Here's the typical cycle of wealth:

Ages 20 to 30. You establish credit, buy your first furniture and appliances, take out your first auto loan, learn about insurance and taxes. Maybe (here I'm dreaming) you save a little money, in the bank or in company retirement accounts. Retirement accounts are money machines for young people because you have so many years to let them grow untaxed. By the end of the decade, you cohabit or get married, maybe have a baby, buy a house. (You save for a house the old-fashioned way: by borrowing some of the down payment from your parents.) Entrepreneurs start a business.

Ages 31 to 45. You don't know where your money goes. Bills, bills, bills. College is a freight train headed your way. Maybe (here I'm dreaming again) you start a tuition savings account. Money still dribbles into retirement savings, but only if your company does it for you -- by taking it out of your paycheck before you get it to spend. When you're pressed, you open a home equity line of credit and borrow money against your house. If you haven't started a business, you think about it now. This is also a good time to get more education. Invest in yourself and hope for a payoff.

Ages 46 to 55. You *do* know where your money goes: to good old State U. At the same time, you get the creepy feeling that maybe you won't live forever. You thrash around. You buy books about financial planning. You have an affair. When all else fails, you start to save.

Ages 56 to 65. These are the fat years. You're at the top of your earning power, the kids are gone, the dogs are dead. Twenty percent of your salary can be socked away -- which is lucky because you will need extra money for your children's down payments when they buy a house (kids never really go away). Consider long-term care insurance.

Ages 66 to 75. How golden are these years? As rich as your pension, Social Security, and the income from the money you saved. Start out by living on the first two. Let the income from savings and investments compound for a while, to build a fund for later life.

Ages 76 and Up. Quit saving. Spend, spend, spend! Forget leaving money to your kids -- they should have put away more for themselves. Dip into principal to live as comfortably as you deserve. This is what all those years of saving were for.

When You Fall Off the Cycle

You say you can't find your place on the cycle? That's no surprise. Almost no one lives exactly to order anymore. There are a million ways of getting from birth to death, and they all work. If you fall behind financially during any decade, you'll need a plan for catching up.

You Have Your Children in Your 30s. It seemed like a smart idea at the time: diapers tomorrow but never today. No one told you that, in your 50s, you'd be paying for college just when you were trying to save for your own retirement. (And even if they'd told you, you'd never have believed that you would ever be that old.) You might have to choose between sending your children to a low-cost college and shortchanging your own future. Maybe your children will have to pay for their education themselves. The moral, for those who can think ahead: save more in your 20s, using the discipline of tax-deferred retirement plans. These plans penalize you for drawing money out, so you're more likely to leave it in.

You Get Divorced and Start Over. Divorce costs you assets and income, with the greater loss usually falling on the woman. She can rarely earn as much money as her exhusband takes away. For the man, a new wife and new babies might mean that college tuition bills will arrive in the same mail as the Social Security checks. Unless you're rich or remarry rich, divorce is a decision to cut your standard of living, sometimes

permanently.

You Don't Marry. You lack the safety net that a second paycheck and an inhome caregiver provide. On the other hand, there's usually no other mouth to feed. You can start saving and investing earlier than most.

You're Married, with No Children. You've got nothing but money and plenty of it. You are one of the few who really can retire early, not just dream about it.

Life Deals You an Accident. A crippling illness. Early widowhood. A child with anguishing medical problems. A family that has always saved can scrape through these tragedies. A family in debt to the hilt cannot.

You're Downsized. That's today's euphemism for getting fired. The money in your retirement plan goes for current bills. Your next job pays 30 percent less, with no health insurance or retirement plan. But you can still secure your future by downscaling your life to match your income. There's honor at every monetary level of life.

You Get the Golden Boot. A forced early retirement. Sometimes you see it coming, sometimes it blindsides you. You get a consolation prize in a lump sum payout or a higher pension for a retiree of your age. But you lose 5 to 10 years of earnings and savings. This risk is the single strongest argument for starting a retirement savings program young. At your age, a new job will be hard to come by, but you can't afford to retire for real. So you do project work, part-time work, and unexpected work such as clerking, to pad out your early-retirement check.

Memo to All Workers: Employers don't care that you've worked hard and late, that you haven't been sick in a dozen years, or that every supervisor you've had thinks you're hot stuff. They ask only: What have you done for me lately? Is your job essential to business today? Are your skills the right ones for business tomorrow?

Few people "hold a job" anymore. Instead we have talents that we sell to employers for various projects, some longer term than others. In this kind of world, nothing is more important than continuing education and upgrading skills.

Who Needs What When

The number of financial products on the market today -- bank accounts, insurance policies, annuities, mutual funds -- I estimate conservatively at two zillion point three (2.3Z). Most of them nobody needs but buys anyway because some salesperson convinces you to. In fact, you need only a few simple things, matched to your age, your bank balance, and your responsibilities. The rest of this book tells you how to choose them. Here I offer a general framework for your thinking.

Young and Single

Admit it: you are living your life on hold. Cinderella, waiting for Prince Charming. Peter Pan, not wanting to grow up. You are serious only about your work (or finding work!). Everything else is temporary. There is nothing in your refrigerator and nothing in your bank account. "Wait until I'm married," you say. But what if you don't marry? Or you marry late? Looking back, you'll see that you lost ten good years. Your future starts now. As a young person you should:

Get health insurance if you don't have a company plan. I know you're immortal, but buy a

policy anyway, just in case you should be a teeny-weeny bit mortal and need an operation or a splint. No one wants a charity patient. If you can't afford a policy, maybe your parents will buy it for you. They would probably pay for the splint, so buying your health insurance is really a way of p... Users Review

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Barbara Gunter: This Making the Most of Your Money Now: The Classic Bestseller Completely Revised for the New Economy are reliable for you who want to be described as a successful person, why. The key reason why of this Making the Most of Your Money Now: The Classic Bestseller Completely Revised for the New Economy can be one of several great books you must have is definitely giving you more than just simple studying food but feed anyone with information that probably will shock your earlier knowledge. This book is usually handy, you can bring it everywhere you go and whenever your conditions at e-book and printed ones. Beside that this Making the Most of Your Money Now: The Classic Bestseller Completely Revised for the New Economy forcing you to have an enormous of experience for example rich vocabulary, giving you trial run of critical thinking that we understand it useful in your day action. So , let's have it and enjoy reading.

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