

SAVING vs. INVESTING



- **Short term** goals and emergencies
- Kept in **checking or savings** bank acct
- Low risk, low return
- **Liquid** and easily accessible



- **Long term** goals and retirement
- Invested in **401(k), IRA or brokerage**
- High risk, high return
- Left completely **untouched**

Real U Guide To Saving And Investing

H Kauffman



Real U Guide To Saving And Investing:

Real U Guide to Saving and Investing Mike Kavanagh, 2004 With all the basics for a first time investor who wants to learn how to invest safely in stocks bonds and mutual funds plus excellent tips and guidance for more experienced investors as well this guide covers it all If reading the CNBC ticker is like reading Greek to you and the term diversified portfolio leaves you wanting to reach for a dictionary never fear Mike Kavanagh a CERTIFIED FINANCIAL PLANNER and popular radio talk show host makes the world of saving and investing simple by decoding all the terminology and showing first timers how to turn small monthly investments into a sizeable nest egg The guide answers basic questions including How to open your first brokerage account How to buy stocks without a stock broker How to earn a million dollars by the time you're 65 How to start your own retirement fund How much to save for a child's college education and where else you might get the money Filled with 4 color photographs charts and easy to grasp examples which make the rules of investing clear the Real U Guide to Saving and Investing is a must read for anyone who has been thinking about taking the plunge into the stock market It should also be required reading for anyone who hasn't contemplated investing in stocks [Investing for the Real You: Expert Strategies for Achieving Financial Success](#) Pasquale De Marco, 2025-03-10 Investing for the Real You is the ultimate guide to achieving financial success on your terms empowering you to build a secure and fulfilling life for yourself and your loved ones Written in a conversational and engaging style this comprehensive book dispels the myths and complexities surrounding investing making it accessible to everyone Within these pages you'll discover a wealth of invaluable information from understanding the basics of personal finance and setting achievable goals to creating a budget and making informed investment decisions Whether you're a seasoned investor seeking to refine your strategies or a beginner taking your first steps into the world of finance this book has something for you Investing for the Real You goes beyond mere financial advice it's a roadmap to achieving your aspirations and living the life you truly desire It emphasizes the importance of aligning your investments with your values and long term goals helping you create a financial plan that reflects your unique circumstances and dreams With chapters dedicated to retirement planning tax strategies and investing for life's milestones this book provides a holistic approach to financial well being It delves into the psychology of investing helping you understand and overcome common biases that can derail your financial journey Throughout the book you'll find real world examples actionable tips and inspiring stories from individuals who have successfully navigated the financial markets These relatable narratives offer valuable lessons and underscore the principles outlined in each chapter Embrace the opportunity to take control of your financial future Investing for the Real You is the ultimate guide to achieving financial success on your terms empowering you to build a secure and fulfilling life for yourself and your loved ones If you like this book write a review

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