

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

C Lowry



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

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Table of Contents Real U Guide To Saving And Investing

1. Understanding the eBook Real U Guide To Saving And Investing
 - The Rise of Digital Reading Real U Guide To Saving And Investing
 - Advantages of eBooks Over Traditional Books
2. Identifying Real U Guide To Saving And Investing
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Real U Guide To Saving And Investing
 - User-Friendly Interface
4. Exploring eBook Recommendations from Real U Guide To Saving And Investing
 - Personalized Recommendations
 - Real U Guide To Saving And Investing User Reviews and Ratings
 - Real U Guide To Saving And Investing and Bestseller Lists
5. Accessing Real U Guide To Saving And Investing Free and Paid eBooks

- Real U Guide To Saving And Investing Public Domain eBooks
- Real U Guide To Saving And Investing eBook Subscription Services
- Real U Guide To Saving And Investing Budget-Friendly Options
- 6. Navigating Real U Guide To Saving And Investing eBook Formats
 - ePub, PDF, MOBI, and More
 - Real U Guide To Saving And Investing Compatibility with Devices
 - Real U Guide To Saving And Investing Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Real U Guide To Saving And Investing
 - Highlighting and Note-Taking Real U Guide To Saving And Investing
 - Interactive Elements Real U Guide To Saving And Investing
- 8. Staying Engaged with Real U Guide To Saving And Investing
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Real U Guide To Saving And Investing
- 9. Balancing eBooks and Physical Books Real U Guide To Saving And Investing
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Real U Guide To Saving And Investing
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Real U Guide To Saving And Investing
 - Setting Reading Goals Real U Guide To Saving And Investing
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Real U Guide To Saving And Investing
 - Fact-Checking eBook Content of Real U Guide To Saving And Investing
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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