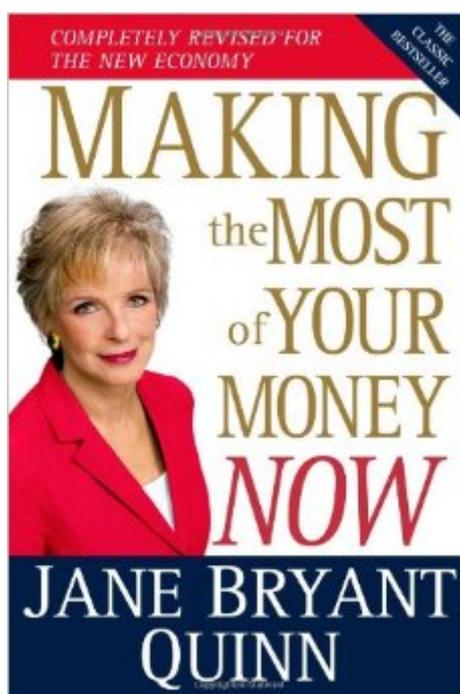


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# Making The Most Of Your Money Now: The Classic Bestseller Completely Revised For The New Economy



## Synopsis

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.

## Book Information

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## Customer Reviews

Jane Bryant Quinn has provided an updated expanded resource that anyone can use to assist them in personal financial planning. With the largess of the book, I concentrate on chapters that directly affect me or have an interest in. An example is her excellent chapter called "Your Safety Net" where she breaks down the differences in types of life insurance policies from variations of term, credit insurance and different types of cash value insurance that include Traditional Whole Life, Universal Life, Variable Universal Life and many complications to policies. In addition, she offers straightforward advice on the value of these policies and the risks involved. In the chapter, she even provides a free on line resource for further discussion on types of policies and she provides the on line address of an insurance evaluation service that costs \$75. Additional chapters cover bonds, stocks, retirement planning, your home, funding college and retirement planning. Quinn's strength is her ability to break down relatively complicated financial issues and discuss the benefits and the pitfalls while offering guidance based on individual situations. This is a big book, over 1100 pages, but that is because of the in-depth discussion and resources that Quinn provides. Another benefit, Quinn's in-depth experience as a financial analyst, her ability to communicate and her sincere concern to provide information and guidance for regular folk.

Having read dozens of investment and financial planning books over the past ten years, I can say that Jane's tome is as level-headed and comprehensive as anything out there. She puts last year's financial meltdown in its proper context, (a big deal, but not the end of the world, and certainly not a reason to abandon equities). She shows you the usefulness of asset allocation, what you can anticipate from various allocations, and takes you through the steps of setting up a plan you can rely on. She tells you about home purchases and car purchases and planning for your children's college

expenses. In short, Jane Bryant Quinn pretty much guides you through the whole twisting rat's maze that we know as "Managing Your Money" and makes the journey (relatively) pain free. There are other good books on the handling of personal cash flow out there, but J.B.Q.'s is among the best of them. Go buy your copy today. It'll be \$36 well spent.

I had bought the second version of this book over a decade ago. It was the only book I had found that explained financial matters in an uncomplicated yet thorough manner. At the time, I was new to my career and was looking for something basic to teach me what to do with my money. When I began reading her book, I found myself delving in all the chapters. It became much more than a book telling me where to put my money. It became a guide to one's ENTIRE financial life - from birth to death and beyond. This new release is no different. Don't be intimidated by the hugeness of this book - she gives valuable information in an easy to comprehend style. For me, the advice in this book, allowed me to feel confident in my choices, and confident to question those that didn't seem like they were serving my best interests.

I purchased this book on the recommendation of a trusted investment expert who has read and evaluated dozens of books on the subject of managing your money. It is everything I hoped for, and a bargain at the price. It is easy to understand and comprehensive. I found it fun to read and now use it as an excellent reference book. I imagine that many financial product salesmen hate to hear what she reveals about their business.

I just finished reading Making the Most of Your Money Now and I have to say that this is probably one of the most thoroughly researched, informative and complete books I have EVER read on personal finance. This book is huge (the size of a dictionary) and covers off everything you could possibly ever need to know about personal finance - be it debt (this one is covered in great detail), major purchases, investment, retirement (of particular interest to me) and everything else that you can possibly lump into personal finance. The author is never preachy, but manages to get her points across - it's important to stay out of debt and to think of your future NOW!! I liked the down to earth manner in which the author explains the facts to us - using everyday words and staying away from a bunch of boring and scary graphs and analytics that, for the average person, means nothing concrete. This book is to be used as a bedside guide to all your finance questions.

It is extremely straight forward and easy to read. You can go directly to the chapters that pertain to

you. She gets so basic that she even tells you to count your money before leaving the teller at the bank. The part I found especially helpful is the warning that financial planners will usually steer you to the products that make them the most commission. She also warns you against the annuity products they will try to sign you up for and tie up your money for 15 - 25 years. Her book is not sexy - just simple. She covers insurance, paying for college, owning a home, etc. In 1200 pages there isn't much you won't learn.

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