



Investing 101

By Kathy Kristof

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Investing 101 By Kathy Kristof

People wanting basic advice about stocks, bonds, mutual funds, retirement planning, and tax strategies are often frustrated by information overload. Picking the right book seems as daunting as deciding what to do with their savings and investments.

Investing 101: Updated and Expanded removes both roadblocks, putting people on a path that they can understand and stick with. Kristof is renowned for taking the mystery and anxiety out of investing by keeping choices manageable.

Kristof walks readers through the entire investment cycle and the way they think of their financial lives, rather than presenting stand-alone concepts like stocks and real estate. This expanded edition has new information about 529 college savings plans, annuities, Roth IRAs, reverse mortgages, and why declining markets can be good for you. It includes a cautionary look at home mortgages as investments. There's even a portfolio for the lazy investor.

Kristof's loyal readership and the success of this book's first edition demonstrate that she understands what's on the minds of investors as intimately as she knows what's happening in financial markets.

Winner: Cover and Interior Design, The Bookbinders Guild of New York/2009 New York Book Show Awards

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Investing 101 By Kathy Kristof Bibliography

- Sales Rank: #332379 in Books
- Brand: Brand: Bloomberg Press
- Published on: 2008-08-01
- Released on: 2008-08-01
- Original language: English
- Number of items: 1
- Dimensions: 9.30" h x .60" w x 6.20" l, .90 pounds
- Binding: Paperback
- 260 pages

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Editorial Review

Review

Praise for the first edition:

"*Investing 101* by Kathy Kristof is a reader-friendly introduction to the basics of investing and personal finance. . . . If I had to suggest a book on investing and personal finance to an absolute beginner, it would be *Investing 101*." (*BookPage*)

"... [an] excellent primer about investing. Investors will get a clearer idea of how markets work and what you can realistically expect from your retirement funds." (*The Boston Globe*)

"Kristof's down-to-earth style and clear prose gives her writing a decidedly user-friendly quality. . . . The vast majority of us worker drones who haven't yet made complete sense of things will find *Investing 101* an easy way to get started." (*Miami Herald*)

"Not only is this book more simple and straightforward than the typical book on investing, it's also more humorous and personal." (*Today's Librarian*)

Review

"*Investing 101* is a sensible, well-written, and comprehensive guide to investor options. I learned much from this book and am certain you can too."

—**Stephen Brobeck**, Executive Director, Consumer Federation of America

Praise for the first edition:

"In *Investing 101*, Kathy Kristof skillfully guides the novice investor, step-by-step, along the path to investment success. It's an ideal primer for anyone who wants to enter the financial world and would like a helping hand."

Myron Kandel, Founding Financial Editor, CNN

"Too many of us give too little thought to the underpinnings of investing: how much risk to shoulder, when to sell, etc. Kathy Kristof explains these basics in language we all can understand. *Investing 101* is sure to become a great reference guide for novices and longtime investors alike."

—**Steve Dinnen**, Personal Finance Columnist, *The Des Moines Register*

"Kathy Kristof knows investing inside and out. She can take even the most complicated information and make it easy to understand—and entertaining."

—**Ilyce R. Glink**, National Syndicated Columnist, Author of *100 Questions You Should Ask about Your Personal Finances*

"If you're just getting started in the investing world, this is the book you need. Kathy Kristof's smart, sensible advice demystifies the markets and shows you exactly what you need to know to achieve your financial goals. *Investing 101* offers a road map to financial success without gimmicks or secret formulas—and it's a whole lot of fun to read, besides."

—**Liz Pulliam Weston**, Personal Finance Columnist, *Los Angeles Times*

From the Back Cover

In the newly updated and expanded edition of *Investing 101*, Kathy Kristof shatters the myth that investing is impossible for the average person to do successfully. "Investing doesn't have to be difficult or nerve-racking," Kristof maintains. "In fact, wise investing is simple. Ask yourself this question: Will I have the amount of money I need when I need it with my present investment strategy? If the answer is yes, you're doing it right. If the answer is no, you need to change something. It is that simple."

With the most up-to-date material on 529 college savings plans, Roth IRAs, reverse mortgages, and why even bad markets can be good for you, Kristof carefully explains how to invest safely and successfully. She even provides a "Lazy Investor's Portfolio Planner" for those who don't want to spend more than a few hours a year managing their investments. This book is for anyone who needs simple, straightforward advice on how to start investing wisely.

Users Review

From reader reviews:

Charles Payne:

Within other case, little persons like to read book Investing 101. You can choose the best book if you want reading a book. So long as we know about how is important a book Investing 101. You can add information and of course you can around the world with a book. Absolutely right, due to the fact from book you can realize everything! From your country until finally foreign or abroad you will end up known. About simple point until wonderful thing you are able to know that. In this era, we are able to open a book or searching by internet unit. It is called e-book. You can use it when you feel uninterested to go to the library. Let's go through.

Ralph Sanchez:

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Loretta Pena:

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Ricardo Hempel:

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