



# Your Money: The Missing Manual

*J.D. Roth*

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## **Your Money: The Missing Manual** J.D. Roth

Keeping your financial house in order is more important than ever. But how do you deal with expenses, debt, taxes, and retirement without getting overwhelmed? This book points the way. It's filled with the kind of practical guidance and sound insights that makes J.D. Roth's [GetRichSlowly.org](http://GetRichSlowly.org) a critically acclaimed source of personal-finance advice.

You won't find any get-rich-quick schemes here, just sensible advice for getting the most from your money. Even if you have perfect credit and no debt, you'll learn ways to make your rosy financial situation even better.

- Get the info you need to make sensible decisions on saving, spending, and investing
- Learn the best ways to set *and* achieve financial goals
- Set up a realistic budget framework and learn how to track expenses
- Discover proven methods to help you eliminate debt
- Understand how to use credit wisely
- Win big by making smart decisions on your home and other big-ticket items
- Learn how to get the most from your investments by avoiding rash decisions
- Decide how -- and how much -- to save for retirement

**Practical Tips for Saving Money from J.D. Roth**

- 1. Saving is mental ... and easier if you avoid advertising** One of the best ways to win the mental battle to save is to reduce your exposure to advertising. Fight this by ignoring ads, or by learning to question their premises.
- 2. Customize your saving (or, how to create your own Wii account)** Each of us is different. We have different goals, we have different skills, and we have different mindsets. Don't think of saving as a chore. Think of it as the golden ticket to getting the things you really want. I set up what I call "targeted savings accounts" at my bank, and I use these to save for my goals. When I wanted a Nintendo Wii, I opened a separate savings account at my credit union and I called it "Nintendo account." The teller laughed at me, but she understood what I was doing. It helped me save. Each person needs to find a savings technique that matches her goals and abilities. If one method doesn't work, try another. Keep looking until you find a technique that works for you.
- 3. Starter goals: vacations, cars and retirement** A great way to develop the savings habit is to save for a vacation. We all love to take trips, right? Save for a fishing trip to Alaska. Save for a cruise to Belize. Save for a three-week tour of Paris. Whatever strikes your fancy. And once you've developed the saving habit, apply it to more practical things. Another great goal is to save for a car. Too many people allow themselves to be trapped by a lifetime of car payments. It doesn't have to be that way. Develop a system that allows you to pay cash whenever you go shopping for a new vehicle. Earn interest on your car money instead of paying interest to somebody else. And, of course, you should begin saving for retirement as soon as possible. This can be tough to do, especially if you're young. You think you've got decades to go, so why start today? You could use that money for a ski trip or a new iPad. But the sooner you start, the more time the extraordinary power of compounding has to help your money grow. If you don't think you can afford to (or want to) set aside 10 percent (or 25 percent, like my wife), then start small. Start with 5 percent. Or even 1 percent. Develop the habit and increase your saving with time.
- 4. Limit your long-term goals and keep track of short-term tasks** I only set a handful of long-term goals at a time. In fact, this year I only have one long-term goal. If we set too many goals, we spread our attention, and we're less likely to accomplish any of them. But if we concentrate on just a handful of things at once, we're more likely to do what we dream. But while I don't

have many long-term goals, I have a bunch of stuff I want to accomplish in the short term. To stay focused on these tasks, I use a simple but brilliant system I learned from Erica at erica.biz. I start on the first page of a spiral notebook. I make a brain dump of everything I have to do. Then I put the date at the top of the page. I refer to this list many times throughout the day, crossing things off the list as I go. If something else comes up that needs to be done, I add it to the bottom of the list. Every evening, I copy the list onto a new page and put the next day's date. This system works like a charm for me, not just for financial tasks, but for all tasks.

**5. Memberships/subscriptions you can cancel** It can be difficult to give up things that we might consider "vices." For you, that might be the daily latte. For me, it's always been comic books. (Sad, but true.) These are constant money drains, but they also bring joy to our lives. Instead of giving these things up, I encourage folks to find ways to reduce them, or to save on them. But to really save money, look for ways to reduce recurring monthly expenses. These are constant drags to your budget, and if you can reduce them, it's a great way to improve your cash flow. Some examples: **Cancel your cable television and start watching shows online at Hulu.com or similar services.** Or, if that's too extreme, cut back from your deluxe digital package to bare minimum basic. I did this and saved over \$600 a year.


**Cancel your magazine and newspaper subscriptions.** Yes, I know these industries are hurting, but so is your own budget.

**Cancel your gym membership.** Find cheap ways to exercise at home, including biking and running and yard work. Bodyweight exercises (like pushups and situps) are free and effective.

**Cancel other monthly memberships.** I used to pay \$15/month to play an online videogame. Not only was this sucking my time away, but it was costing me \$180 a year. I know that's not a lot, but when put together with other expenses, it can add up.

**Cancel your cell phone contract and move to pay-as-you-go.** In other countries, prepaid cell contracts are the norm. But for some reason, in the U.S., they're the exception, not the rule. As a result, folks end up paying through the nose, either because they have more service than they need, or because they don't have enough. With a prepaid plan, you only pay for what you need.

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#### **Allison Stiffler:**

Book is to be different for every single grade. Book for children until adult are different content. As we know that book is very important usually. The book Your Money: The Missing Manual was making you to know about other understanding and of course you can take more information. It is quite advantages for you. The book Your Money: The Missing Manual is not only giving you much more new information but also to get your friend when you truly feel bored. You can spend your own personal spend time to read your publication. Try to make relationship together with the book Your Money: The Missing Manual. You never sense lose out for everything in case you read some books.

#### **Fred Miller:**

The book with title Your Money: The Missing Manual has a lot of information that you can learn it. You can get a lot of help after read this book. This book exist new expertise the information that exist in this book represented the condition of the world right now. That is important to yo7u to learn how the improvement of the world. This kind of book will bring you within new era of the syndication. You can read the e-book in your smart phone, so you can read the idea anywhere you want.

#### **Morgan Lytle:**

Your Money: The Missing Manual can be one of your beginning books that are good idea. Most of us recommend that straight away because this book has good vocabulary that can increase your knowledge in language, easy to understand, bit entertaining however delivering the information. The author giving his/her effort that will put every word into satisfaction arrangement in writing Your Money: The Missing Manual yet doesn't forget the main place, giving the reader the hottest and based confirm resource facts that maybe you can be considered one of it. This great information can drawn you into completely new stage of crucial pondering.

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