

The Truth About Money: "Because Money Doesn't Come With Instructions"

Ric Edelman



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The Truth About Money: "Because Money Doesn't Come With Instructions" Ric Edelman *The Truth About Money* is back--and better. With updated information and all-new sections, Ric Edelman's critically acclaimed *New York Times* bestseller remains your indispensable guide to personal finance. *The Truth About Money* covers the entire spectrum of personal finance--from maximizing a financial portfolio to planning a wedding--and explains difficult financial concepts in plain English.

personal finance 101: what financial planning is and why you need to plan

risky behavior: how to identify, reduce, and avoid financial risk

the A to Z of investments: from annuities to zero coupon bonds

go from owing money to owning money: how to get out of debt (and stay that way)

home sweet home: how to buy your first home, your next home, and save on taxes when you sell

the insurance smoke and mirrors: the what-kind, how-much, and where-to-buy lowdown on insurance (and if you need it at all)

little Johnny's first financial portfolio: three reasons not to save money in a child's name

your kids may love you, but that doesn't mean they love each other: making sure your will will do everything you want it to do once you're gone

the marriage of your dreams: how to choose a financial advisor and the 10 taboos to avoid to guarantee it remains a healthy relationship And, all new for this revised edition:

taxes, taxes; taxes: Ric Edelman explains the new tax laws in the all-new section on taxes

the run down on the Roth: in an easy-to-read flow chart, you'll immediately determine if the Roth is right for you

taking Grandma to court: the do's and don'ts of lending money to family members

130 questions essential to savvy financial planning: good thing we give you the answers

55 Reasons to Buy This Book:

10 Points to Ponder About Prospective Planners

9 Questions to Help You Choose a Guardian for Your Kids

8 Features to Look for in a Long-Term Care Policy

7 Ways and Wheres of 401(k) plans

- 6 Ways to Qualify for a Bigger Mortgage
- 5 Common Broker Tricks
- 4 Problems You Encounter When Buying Investments
- 3 Ways to Buy Stocks
- 2 Tax-Safe Ways to Move Your IRAs
- 1 Asset You Must Pass On

And featured in this revised edition, all-new information about the new tax laws and the truth about the Roth IRA (including a flow chart for 1998 and 1999 that tells you if the Roth's right for you). *The Truth About Money* also includes all you need to know about the best way to save for college with the new Section 529 Plan. Plus, the 130 questions and answers to the Ric Edelman personal finance quiz!

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