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Nota di contenuto	The Ultimate Financial Plan: Balancing Your Money and Life; Contents; Foreword; Preface; Acknowledgments; Introduction; Chapter 1: The Gift of Money: Money 101; The Value of Money; Money Beliefs; Chapter 2: The Gift of Purpose: Personal Principles and Goals; Personal Principles; Goals; Chapter 3: The Gift of Discipline: Household Cash Flow; Personal Financial Statements; Financial Crises; Chapter 4: The Gift of Enough: Debt and Financial Freedom; Financial Freedom; The Danger of Discontent; Emergency Reserves; Bad Debt; Better Debt; Economics and Emotions; The Cure for More Chapter 5: The Gift of Discernment: Risk Management DecisionsThe Accident; Risk Management Techniques; How Insurance Works; Chapter 6: The Gift of Security: Life Insurance; Life Insurance: Why?; Life Insurance Needs; Life Insurance: How?; Life Insurance Wants; Different Types of Life Insurance; Purchasing Life Insurance; Chapter 7: The Gift of Certainty: Auto, Home, and Liability Insurance; Auto Insurance; Homeowner's Insurance; Excess Liability (Umbrella) Insurance; Chapter 8: The Gift of Health: Health, Disability Income, and Long-Term Care Insurance; Health Insurance; Types of Plans HSAs and FSAsRecent Health Insurance Changes; Disability Income Insurance; DI Moving Pieces; Social Security, Medicaid, and Medicare; Long-Term Care Insurance; LTC Moving Pieces; Chapter 9: The Gift of Clarity: Investing and Portfolio Management; Stocks and Bonds; All

Things Considered Equal?; Mutual Funds; Economic Analysis; Market Valuation Analysis; Technical Market Analysis; Efficient or Not?; Passive versus Active; Investing with "Style"; Relative Return versus Absolute Return; Index Huggers, Return Chasers, and Risk Managers; Decisions, Decisions

Chapter 10: The Gift of Transparency: Annuities Immediate Annuities; Fixed Annuities; Variable Annuities; Equity Indexed Annuities; Annuity Disadvantages; Annuity Advantages; Chapter 11: The Gift of Preparation: Tax Planning; Tax Myths; Tax Rules; Chapter 12: The Gift of Learning: Education Planning; Family Education Policy; Having The Talk (no, not that talk); Education Savings Plan; The 50 Percent Rule; Chapter 13: The Gift of Fulfillment: Retirement Planning; Retirement Past; Retirement Present; Retirement Future; Employer-Sponsored Retirement Plans; 401k Rollovers; Traditional IRAs Roth IRAs Traditional versus Roth; Roth IRA Conversions; Fulfillment Planning; Retirement Makeover; Chapter 14: The Ultimate Gift: Estate Planning; Wills; Durable Powers of Attorney; Advance Directives; Beneficiary Designations; Probate; Estate Tax; Chapter 15: The Gift of Discretion: Choosing a Financial Advisor; "The Big Three"; Financial Planner Compensation; Finding a Professional Planner; Chapter 16: The Gift of Action: Your Plan for Money and Life; Fundamental and Practical Change; Reprise; Stay Connected; Notes; About the Web Site; About the Authors; Index

Sommario/riassunto

How to build a financial plan that really blends into your life The latest volume in the bestselling Ultimate series, Jim Stovall and Tim Maurer's The Ultimate Financial Plan: Balancing Your Money and Life is a one-stop, comprehensive, personal financial planning book exploring the intersection of money and life. The Ultimate Financial Plan examines the connection between actions, thoughts, and feelings when it comes to all things financial. The key to getting the most out of your wealth, the authors argue, is certainly found in the wise utilization of tools, like
