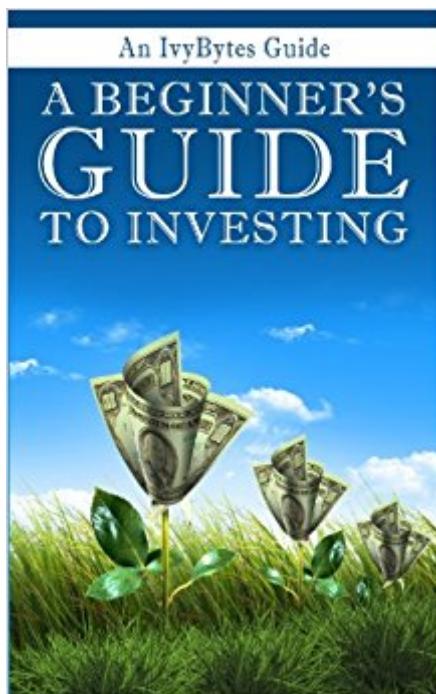


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# A Beginner's Guide To Investing: How To Grow Your Money The Smart And Easy Way



## Synopsis

Whether you're a complete investing novice or just confused about all the contradictory advice out there, *A Beginner's Guide to Investing* is an accessible guide to growing your money the smart and easy way. Throw away the get-rich quick schemes that never work and turn off the financial news and its constant noise. Whether your dream is protecting your assets in a turbulent market or growing your wealth so that you can retire in style, this book is the blueprint. You can be a successful investor - really. Join Ivy Bytes, an innovative start-up dedicated to creating accessible content on crucial issues, and Alex Frey, a lifelong investor and Harvard MBA, as they show you:- How you can realistically expect to double your money every 7-10 years- Why most investors achieve stunningly poor returns on their money - and how to avoid turning into one of them- How to choose an investment account that you can keep for the rest of your life- How to out-perform the vast majority of professional investors while taking less risk- How to quickly create a portfolio of diversified ETFs (exchange traded funds)- How to put in as few as three to five hours every year on your investing - and still beat 80% of investors- Why you may not be properly diversified in holding the most popular index mutual funds- How endowments like Yale university have consistently beaten the overall stock market - and what you can learn from them- Why the vast majority of mutual funds fail to live up to their promise- Why your financial adviser and mutual fund manager might be getting more rich than you off of your investments- What the terms "beta" and "alpha" mean - and why understanding them is critical to retiring rich- How to maximize your tax savings by using a 401(k) and IRA- When and how to re-balance your portfolio- How to have the confidence to manage your money for life- And more. About the Authors Alex Frey has been engrossed in the investing world since the age of 16. He has served previously as a research analyst for a major mutual fund company. Alex has successfully passed all three Chartered Financial Analyst examinations, and has an MBA from the Harvard Business School. He lives in San Francisco, CA. When he is not writing, he enjoys reading, investing, and doing just about anything outdoors. Ivy Bytes is an innovative start-up building authoritative, yet accessible guides to subjects in the fields of politics, current events, economics, and finance. Ivy Bytes books are thoroughly researched and extensively fact-checked, so that you can be sure you are getting the latest in mainstream thought - not misguided conspiracy theories or reckless self-promotion.

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## **Customer Reviews**

I've read four investing books so far because I'm a beginning investor. I wished I had read this book first because the other ones were so dense, and starting with this book would have given me a better context of investing. "Less is more" is the author's writing style - clear and simple. It assumes that if you're a beginning investor, you'll do further research as you become more competent. Two things I learned from this book that I didn't learn from the other four: 1. The actual number I need to save each year to meet my retirement goal. The formula is clear and immediately applicable. 2. How to create a truly diversified portfolio by investing in different types of assets. He taught me how much to purchase of each asset class and even suggested ETFs by their name. What a deal for a \$1. Also, I emailed Alex, the author, and he wrote back with an answer. WOW! That never happened before.

This book is a perfect example of how owning a couple keywords on Kindle, such as "beginners guide to investing" can make an author a ton of money. However, I don't think it is the best book on the subject by a long shot. Pros:-I like the sandbox vs. lockbox analogy, and think it is a good approach for someone to wade into trading stocks.-Aggregates some good information available

elsewhere online-Good basic info with links to other resources  
Cons:-This book needs an update. Robin Hood didn't exist when it was written, and the author recommends brokerages that still charge 7-10 bucks per trade- which is 14-20 round trip, like Etrade. Stock brokers, like casinos, make huge profits by nibbling away at small traders' cash. Small traders have no business paying commissions and will lose money if their cost structure is too high.-Instead of linking to other resources, he should have just explained them and written a longer book. 100 pages is fine, but it's even shorter than it looks, and 100 page paperbacks don't have the same quality of binding.-There's solid advice in here, but nothing really you couldn't google.I could probably get behind this book a lot more if they did another edition for 2017, but online trading has changed a lot in the last 5 years.  
Recommendations:Trading- How to Day Trade for a Living- Andrew Aziz, Picking Winners- Andy Beyer, or anything by Jim Cramer (his books are better than his show),Investing-The Intelligent Investor- Benjamin Graham, High Finance- Logan Kane, Dividend Playbook-Josh Peters  
Business/Success- Have to go with The Millionaire Fastlane by MJ DeMarco, such a good book.

As is to be expected by the price it is a very short book that covers only a small amount of information. It is stated in the title that it's meant to grow wealth the "smart and easy way" and that's exactly the information it gives you. It didn't say quickly, it didn't say grow a fortune overnight, it said easy and that's exactly what it does. It explains long term, safe practices and financial saving advice. Nothing more, nothing less. Overall i have to say it was a nice paced read and is for beginners so it delivers exactly as expected.

Very clear and concise info. This book should be handed out to every kid as they walk out of college and/or high school - or even before. Everyone needs at least a minimal understanding of personal finance and investing - although most people don't have it or get it way too late and regret that they didn't figure it out sooner. This book takes care of the investing part of that need. At best, it will get you motivated to dig deeper and take serious control of your retirement investing, but even if it doesn't, it at least gives you the ability to confidently create more of a set-it-and-forget-it strategy that will take minimal effort on your part and will help you reach your future financial goals.

Very nice book for a young person who wanted to become more confident in understanding investments. The chapters were organized in a logical format and was very concise yet detailed. The examples and figures provided really are eye-opening in terms of how much money someone

can be leaving on the table (in terms of starting to invest too late in life or making poor investment choices). Very good tips as well in terms of the importance of diversification and how to start and plan out a proper investment portfolio. This was the first investment book I read and had no trouble with completing it in a few hours of reading. Very valuable information for under \$10! Really gave me appreciation for the advice from my parents to start saving as early as possible!

Clearly a beginner's guide, but does great at that. For those who barely understand what compound interest is, this is the book you're looking for. For people who do, this book describes a good starting point to start saving and investing for the future (i.e., retirement). It's easy to digest, even though sometimes they do waddle into the deeper parts of economics (though not for long, and it's always good stuff to learn). It'd make a perfect gift for a high schooler, college student, or young professional who'd be even mildly interested in saving or investing (investing sounds more fun to me than saving, at least).

Couldn't really get into this one. I like the writing, the way it's organized but have no money to invest so... will use it later when I do!

I really enjoy this book. It is teaching me all of the basics of finance. I wanted to read up on finances and stocks, because I want to start investing early in my lifetime. This is a good book to get the basics down, and one that I will definitely always use as a reference to keep the information fresh in my mind. The chapters are informative, easy to understand, and there are extra resources at the end of each chapter that delve deeper into the topics that were discussed in the chapter. It's honestly a very good book, highly recommend for people wanting to learn the basics of the stock market, mutual funds, ETFs, CDs, and more.

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