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Finance for Academics Ronald A. Francisco, 2012-03-27 The purpose of this book is to provide a hands on guide to finance and investment for academics with an objective of providing strategies to maximize income minimize fees and legally minimize taxes There are many risks in finance and investment such as stock market crashes inflation corruption fees and interest rates This book stresses that stocks and bonds are the mainstay of most investors Dividend growth stocks mitigate the risk of inflation In addition they cost nothing once they are purchased unlike mutual funds that have constant fees The author explains how to find dividend growth stocks whose payout increase exceeds inflation and how to compound quarterly in order to make projections for future growth in the number of shares or in the value of the capital itself The author in addition discusses the value of bond funds and master limited partnerships for an investment portfolio Retirement income is a major concern for senior academics and the median level of retirement savings for those 55 to 64 is only 145 000 which is insufficient The author stresses the need to mix dividend growth stocks and closed end bond funds to fund retirement as well as explains Roth IRAs 401 k s and other such tax free forms of retirement financing Finally the book examines financial risks and shows how to mitigate them to the extent possible This book is a must have for any professor or academic approaching retirement age or looking to secure their future income Online Investing For Dummies Matthew Krantz, 2019-08-27 Build a winning portfolio and reduce your risk with this bestselling guide Online investing has never been easier or more potentially confusing Now that every broker or finance site has its own app data or approach it can be all too easy to be misled and make a bad decision Online Investing for Dummies helps you reduce risk and separate the gimmicks from the gold pointing investors of all experience levels to the pro tips calculators databases useful sites and peer communities that will lead to success Updated to include information on mobile trading and the influence of social media on the markets the book also covers the basics showing you how to figure out how much to invest find data online and pick an online broker It then progresses through to more advanced topics such as calculating returns selecting mutual funds buying bonds options commodities and IPOs taking you and your money wherever you want to go in the global market Set expectations and assess your risk Analyze stocks and financial statements Assemble the suite of tools to calculate your performance Get tips on choosing the right online broker and on protecting your information online It s time to get a pro strategy and Online Investing for Dummies has all the inside information you need to build up that winning portfolio Power .1920

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