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Whether you've just started thinking about putting money away for the future or you've been doing it for years, the summer of 2020 might be a particularly good time to brush off on investing basics. Books that offer investment insights and lessons can help put current stock market volatility in perspective and provide insight into economic uncertainty. You may not see yourself as an investor, but if you're saving for retirement in a 401 (k) or an IRA, you're already one. And while the word investing may seem intimidating, it simply means purchasing assets you hope to earn a profit from in the future. So, this summer, consider embracing the term investor and learning some more about the market so you feel more confident about your investing choices. Here are five investing books for beginners that can help you learn to think like an investor and build wealth for the long term. The best investment you ever make is an investment in your financial education, said Matthew Kratter, who is the founder of Trader University. This Amazon bestselling author has over 20 years of experience in investing, including being as a portfolio manager and investment committee member at the famous investor Peter Thiel hedge fund Clarium.In A Beginner's Guide to the Stock Market: Everything You Need To Start Making Money Today, Kratter gives readers an overview of the many different approaches to the stock market. Kratter explains how to manage your money in different ways, including embracing both long-term and short-term investment strategies. He also breaks down approaches to investing in other trading vehicles such as bonds, options, futures, currencies, venture capital, and real estate. In addressing investors last month at Berkshire Hathaway's annual shareholder meeting, Chairman and CEO Warren Buffett said most investors will find success on the stock market using a simple and effective approach: investing in index funds. In his classic, best-selling investment guide, John C. Bogle – the founder of Vanguard Group, who is credited with setting up the first index fund – argues that the simplest investment strategy for building wealth in the long term should remain with an investment fund that tracks a broad stock market index, such as the S&P 500.In recent years, index funds have become an increasingly popular investment vehicle, offers investors a relatively inexpensive way to diversify their assets. If you are looking for an extensive history of the stock market, start with The Intelligent Investor: The Definitive Book on Value Investing. This classic has been called by far the best book on investing ever written by Warren Buffett, an American economist who has been nicknamed the father of value investing, aims to help investors avoid mistakes and teaches readers long-term investment investments one of Buffett's annual letters to Berkshire Hathaway shareholders, he specifically mentioned the chapter The Intelligent Investor and the way it addresses how investors should view fluctuations in stock prices. Immediately, the scales fell out of my eyes, and low prices became my friend. Picking up that book was one of the happiest moments of my life, Buffett wrote in 2011. The Intelligent Investor was originally published in 1949. In the revised edition of the book, Wall Street Journal columnist Jason Zweig adds in some commentary to give readers a more thorough understanding of how to apply Graham's principles to today's stock market. During his tenure as mutual fund investor at Fidelity Investments, Peter Lynch raised fund assets under management from \$18 million to \$14 billion over a 13-year period. In One Up On Wall Street, Lynch teaches investors that by paying attention to the best products around them, they can find companies to invest before professional analysts discover them. According to Lynch, investment opportunities are everywhere, especially for beginners. From the supermarket to the workplace, he explains, we come across products and services all day long. By paying attention, the average investor can find companies to invest in even before the professional analysts find out. Do you ever feel that some people naturally understand personal finances? They have been diligently saving since childhood, have paid off their debt and have the recommended six-month emergency fund. It is certainly possible that some people have a natural tendency towards saving money and cutting costs. But not everyone is a natural when it comes to money. If money management doesn't come to you naturally, you need to take time to learn the fundamentals. Fortunately, there are tons of resources available that can help you understand the basics of money and saving. In fact, the sheer number of resources available can make it difficult for some people to even know where to start. These top personal finance books will help you on the path to financial fluency. The Index Card: Why Personal Finance Doesn't Have to Be Complicated by Helaine Olen and Harold PollackMany people buy a personal finance book assuming it will solve all their money problems, says Hali London, certified financial planner with Facet Wealth. The problem is, most personal finance books make things too complicated for people who are just starting out. Because our lives are busy enough, says London, it's unlikely we'll try most of the strategies of personal financial books. That's why London advises beginners to start with The Index Card: Personal Finance Doesn't Have to Be Complicated. The idea behind the book is that everything you need to know about personal finances can fit on a single index card. The book 10 principles for building a strong financial future, and it breaks these ideas per chapter. These principles cover things like saving in your 401(k) at work, paying off debt, and diversifying your investments. Even if someone just reads the table of contents, they can learn some good habits that will improve their financial life, says London.2. The best book for creating good money habits Nudge: Improving Decisions About Health, Wealth, and Happiness by Richard Thaler and Cass SunsteinWe all make daily decisions about how to spend and save money. But Brent Weiss, also a certified financial planner at Facet Wealth, argues that most of us don't understand why we make the decisions we make. And we don't have a framework for making better decisions. That's why he recommends Nudge: Improving Decisions About Health, Wealth, and Happiness. Nudge is not your typical personal finance book, but it speaks to how and why we make financial decisions. That's why Weiss recommends this book for anyone trying to improve their financial situation. Before we start thinking about a pension that is decades off or other goals in the distant future, we need to focus on improving our habits, says Weiss. Too many people, says Weiss, are focused on finding money hacks or ways to play the system. Nudge helps readers understand how to create habits that will build a secure financial future. Weiss calls these habits the core elements that drive our decisions.3. The best book for paying debt The Total Money Makeover: A Proven Plan for Financial Fitness by Dave RamseyDave Ramsey is a well-known personal finance expert who has helped millions of people through his radio show and books. Ramsey's books are easy to understand and offer useful steps for paying off debt and creating a stable financial future. If you've struggled with debt and need a roadmap to pay it off, The Total Money Makeover will give you just that. Ramsey also explains what to do with excess money once your debt is gone. The book deals with things like building an emergency fund, handling holiday expenses and saving for retirement.4 The best book for investing The Little Book of Common Sense Investing: The Only Way to Guarantee Your Fair Share of Stock Market Returns by John C. BogleInvesting in the Stock Market can seem intimidating at first. You may think you should be lucky and choose the next Amazon to build wealth. However, that is not the case. In The Little Book of Common Sense Investing, Bogle, the late founder of the Vanguard Group, does great work of breaking down how to invest in index funds. Index funds are usually low cost and well diversified, and they mimic the market's returns rather than trying to beat it. Bogle explains how index funds, such as those following the S&P 500, follow yield higher returns than individual shares and a better long-term investment strategy. The book is an easy read and leaves you feeling more able and informed when it comes to investing.5. The best book for money mentality The Millionaire Next Door: The Surprising Secrets of America's Wealthy by Thomas J. Stanley and William D. DankoAlthoughn's term money mindset has become a bit of a negative buzzword in recent years, The Millionaire Next Door did an excellent job of breaking down the mindset of millionaires and the habits they developed to get to that point in their financial lives. One of the most interesting things that the book points out is that the habits of millionaires are not what you would expect. Instead of buying expensive sports cars and living in oversized mansions, most millionaires are frugal and acquired their wealth by responsibly managing their money.6. The best book for achieving financial independence What Your Financial Advisor Isn't Telling You by Liz DavidsonWhen it comes to achieving financial independence, many Americans will turn to a financial planner for guidance. Certified financial planner Michael Smith with Facet Wealth says the right adviser can be a huge help and bring a lot of value to the table. However, Smith cautions that not all advisers are the same. From education to experience to fees, consultants come in all shapes and sizes, says Smith. Consumers need to inform themselves about how to find the right advisor for their situation. That's why Smith recommends reading What Your Financial Advisor Isn't Telling You by Liz Davidson. Despite its provocative title, Davidson's book is not a critique of financial advisers. Instead, she points out that we are ultimately responsible for our economic future, not our financial adviser. The book breaks down complex personal financial topics in an understandable way. It also does a good job of explaining what the average person should focus on in their financial journey. Trip.

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