

IGNOU Books, IGNOU Result, IGNOU Solved Assignment, IGNOU

Home
The Daykeeper's Grimoire
Losing Faith
Heist Society
Palace Beautiful
Inconvenient
The Tension of Opposites
Halo
The Rise of Renegade X
Infinite Days
Siren
The Mockingbirds
Personal Demons
The Fourth Stall
Eighth-Grade Superzero
The Red Umbrella
Freefall

Posted on 02 July 2017 By Scott Pape

&DOWNLOAD KINDLE ? The Barefoot Investor ? Ebook or Kindle ePUB free

Some good, straightforward advice easy to understand, but presented as sexist and heteronormative and classist AF But looking past this the financial foundations are helpful

and great Not sure about the advice on relying partially on the pension will we even still have this government mandated by the time I retire I m 30 for reference Our rapidly ageing population seems to be pointing towards an unsustainable future for the pension , and investing in superannuation the government already plans to up the age of access to 70 by 2025 so by the time I retire will I even be able to access it before I m 85 sigh 12 10 would still recommend though if only for the buckets strategy, the way the information is broken down and laid out, and the instructions on how to invest in shares I had no idea where to start or how coming from a working class family, so I found this immensely helpful. Ok, for the average person, a lot of what is said in this book is probably good advice I guess I underestimated myself with how financially savvy I am because I was already either doing most of what is suggested or it didn t apply to me Like all self help books I ve read I didn t agree with everything and I don t believe that one financial plan can fit every persons situation Overall this book has generally good advice, and is easy to follow It is a quick read and amusing Scott has a fun personality Clearly I didn t need this book but I guess in a way it really made me feel like I m in a good place and headed in the right direction. This was the easiest and quickest non fiction read I ve ever had Scott knows how to turn something as dry as finance into something engaging to read Not only that, but he gives you concrete steps to improve your finance and tips about what to look for with no bullshit Honestly something I wish I had read straight out of high school and will recommend to everyone I know. Good financial advice wrapped up in repetitive, cringe inducing dad jokes I d recommend this as both a guide for managing your money and a shining example of why comedy is hard. If you only ever read one personal finance book, make sure it is this one Scott Pape once again blows every expectation out of the water with his latest book, a definitive introduction to personal finance.As someone who considers himself well versed in the intricacies of money management I was again struck with awe at how readable the book was for anyone at any stage of their financial learning journey, from the complete beginner for whom this book is eye opening, to a personal finance veteran for which the book serves as a solid rehash of the fundamental concepts.Pape avoids complicated Jargon that can often be off putting to new comers and instead lays out a set of simple yet actionable steps that anyone can follow He argues that with just a few minutes each month and a few small tweaks to the readers lifestyle and money management habits anyone can begin to build long term wealth by following his principles I strongly encourage any reader to put his steps into place as the immediate effect of these actions will hardly be felt yet the long term benefits will see you living a healthier, wealthier and generally leas stressful lifestyle.The core of the message boils down to a few key points Firstly, take the discipline out of money by setting up automatic streams for your income as it reaches your bank accounts This method sees part of your money being siphoned away into savings and investments without any ongoing involvement from the reader, effectively reducing the chances of the reader blowing their paycheck without any money reaching long term savings, while still leaving

spending money that you can use completely guilt free Secondly, utilise the power compound interest via hands off investment vehicles like index funds to steadily grow your wealth over time To a complete beginner these two concepts alone could prove to be completely life altering in the future With enough time anyone employed in Australia can comfortably grow their wealth and stop stressing over day to day money management.Pape goes on to discuss superannuation choices, methods of eliminating debt which is essentially compound interest in reverse , different investment vehicles and choices, home ownership and mortgage repayments, and methods of lifestyle changes that can see you being comfortable in retirement even with a less than ideal retirement fund.If you have read Pape s previous books you may be disappointed as this book is a lot of the same, however the influence of Pape s own experiences in life have clearly shaped the changes in this edition as we can see his perspective is now farfamily focused with new chapters on leaving a legacy for your children and notes on insurance that will protect your family if something happens to your income.In any case the book still serves as an excellent starting point for beginners, and the perfect refresher to the investor looking to get back to the fundamentals of wealth growth If you have ever dreamed about retiring early or having money in the bank then this book is an absolute must buy.



BESTSELLING AUTHOR SCOTT PAPE

The barefoot investor

UPDATED
2018

Read by
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THE ONLY MONEY GUIDE
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MP3
READY

3 stars for the financial advice, 1 star for tone, which is probably best described as patronising Aussie bloke God knows there are enough of those around already. I also couldn't stand all his hypothetical this is me, this is you dialogue throughout, and I'm unconvinced about using Tinder as a metaphor for the best approach for finding a financial advisor. And Barefoot date night as a single person Taking yourself out for dinner to look at your own bank accounts and superannuation and calling it a date is kinda just sad although, granted, it is probably a exciting way to spend an evening than going on a date with Scott Pape himself. Look, I'm sure you could do a lot worse than follow Scott's advice, especially if you don't have any clear financial goals and want to feel in control of your money. A good chunk of what he suggests is common sense, and I have started implementing some of his suggestions. But as someone not even remotely close to buying my own home yet, I won't even get past Step 3 of his 9 step plan for several years yet. So than half the book is only theoretically useful at this stage of my life. Also, if you're someone who cares about ethical investment and responsible banking joining a super fund that is trying not to kill the planet, for example you won't necessarily want to follow Scott's advice to the letter. He's all about

eliminating fees and getting the best bang for your buck, irrespective of how the company invests your money. While I can appreciate the good sense behind not paying high fees, I don't want the Big 4 making squillions by ripping people off either, it would have been nice if the words ethical banking appeared anywhere in this entire book. Like, even just once, with some suggestions of how to balance these kinds of concerns with maximising your savings. Alas, no. I certainly hope that this is the only money guide I'll ever need, because right now the thought of ever needing to read a future edition of *The Barefoot Investor* makes me want to stick pins in my eyes. Look, I'm not great with money. I have managed to save some when I've needed to, but usually I'm the kind of person that wants to spend, spend, spend. As I found myself unemployed, borrowing money to pay for rent and food and feeling bad about life, I also found Scott's book. This book motivated me to take control of my finances so than I ever have before. It showed me the mistakes I've made in the past with money and how to correct them. It taught me how to structure my bank accounts and how to be smart with my income so I'm able to handle financial fires when they happen like not having a job. It taught me the importance of superannuation, allowed me to weigh up the benefits and negatives of property and introduced me to the world of investing. Scott is a straight shooter and will give it to you bluntly, but his writing is also full of compassion and understanding. Chapters and paragraphs are dedicated to the positive effect controlling your finances gives to your life, and how these bad habits are not attached to us forever. It is an inspiring book, well written with a wonderful sense of purpose, and most importantly imparts practical and easy to implement advice, which is what we are after in the first place. Could not recommend this book enough. Do yourself a favour, and go barefoot.

& DOWNLOAD KINDLE ? The Barefoot Investor ? This Is The Only Money Guide You Ll Ever Need That S A Bold Claim, Given There Are Already Thousands Of Finance Books On The Shelves So What Makes This One Different Well, You Won T Be Overwhelmed With A Bunch Of Tips Or A Strict Budget That You Won T Follow You Ll Get A Step By Step Formula Open This Account, Then Do This Call This Person, And Say This Invest Money Here, And Not There All With A Glass Of Wine In Your Hand This Book Will Show You How To Create An Entire Financial Plan That Is So Simple You Can Sketch It On The Back Of A Serviette And You Ll Be Able To Manage Your Money In Minutes A Week You Ll Also Get The Skinny On Saving Up A Six Figure House Deposit In Months Doubling Your Income Using The Trapeze Strategy Saving , On Your Mortgage And Wiping Out Years Of Payments Finding A Financial Advisor Who Won T Rip You Off Handing Your Kids Or Grandkids A , Cheque On Their St Birthday Why You Don T Need Million To Retire With The Donald Bradman Retirement Strategy Sound Too Good To Be True It S Not This Book Is Full Of Stories From Everyday Aussies Single People, Young Families, Empty Nesters, Retirees Who Have Applied The Simple Steps In This Book And Achieved Amazing, Life Changing Results And You Re Next I think this book was OK If all you were going to do to try and sort out your personal finances was to read one book, you could do much worse than

this. Personally for me there was too much self help happy motivational jargon throughout the book, and some pretty unhelpful advice I don't have the book in front of me now but recall that he talks about just working if you need money. A great help to the thousands of under employed people across the country, no doubt. He also fails miserably when talking about the average wage, and bases some of his advice around the idea that a lot of his readers will be or should be earning around that amount of money, which is obviously wrong. Use the median wage, perhaps. There were other instances in the book where he distorts the truth to get his message across. Probably well intentioned but ultimately not helpful. The testimonials are cringe inducing. I get the feeling that a lot of people will read and love this book, and feel hugely inspired to change their personal finances and get rich slow, but the motivation will soon fizzle out and they'll probably move on to their next feel good, life changing book. I guess if it gets you to make a few small changes that add up to big money, e.g. contribute to super or payoff your debts it's better than nothing. I think this just might be the best book that I have ever read. It made me laugh and cry. I want to buy a million of these and give them to strangers. Just go and buy it don't borrow it, you'll need to read and re-read while on your path to financial freedom. I love that Scott has covered so many financial situations so easily and in all the same steps. This advice is suitable for those barely making ends meet or not at all but also for those who earn mega bucks. It's all relevant. Just go buy it. Now. Even if you don't think you need any help.

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