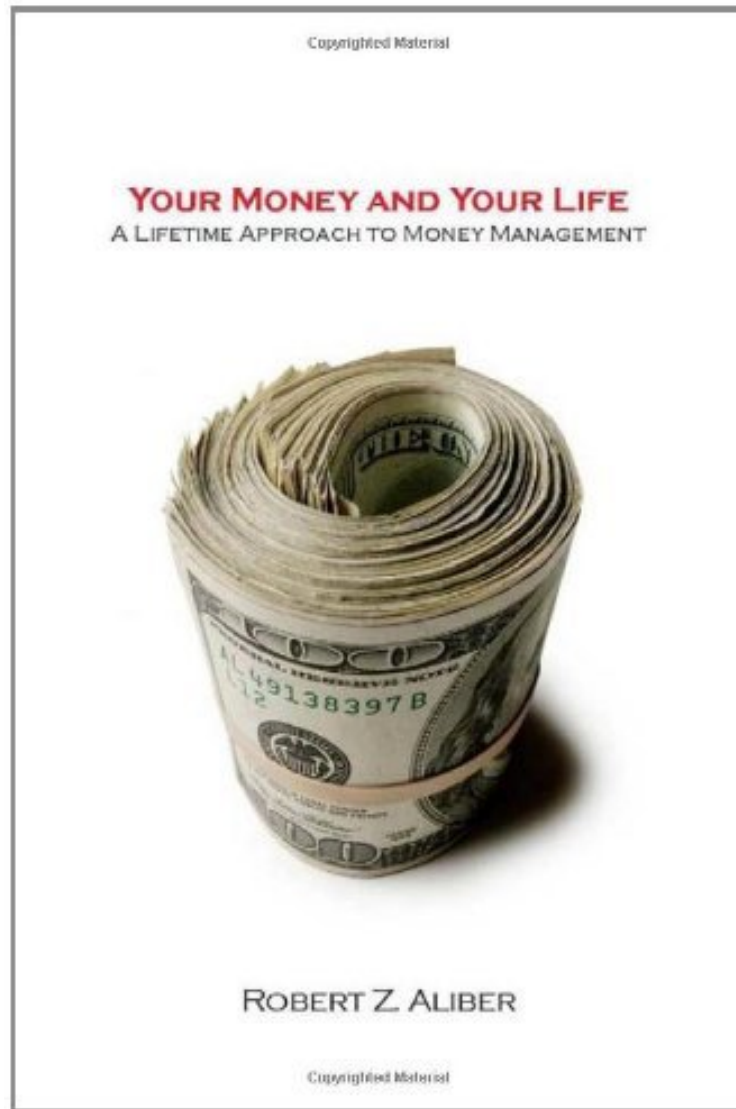


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# Your Money and Your Life: A Lifetime Approach to Money Management

*Robert Aliber*

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**Robert Aliber : Your Money and Your Life: A Lifetime Approach to Money Management** before purchasing it in order to gage whether or not it would be worth my time, and all praised Your Money and Your Life: A Lifetime Approach to Money Management:

6 of 6 people found the following review helpful. waste of moneyBy xxdjxx78This book was the worst financial book I've ever read. Stick with the classics like random walk down wall st. or intelligent investor. The author ends every chapter with "actionables" but many times the chapter content didn't contain a discussion on these actionables. This

makes it hard to make an informed decision. One actionable was to buy growth stocks that are buying stock back over companies paying dividends. I would argue this is rather controversial as there are many stocks that companies are buying back billions of dollars worth and the stock is going nowhere. Companies simply do it to support the share price because each year all the executives are forced to sell a portion of their stock grants for tax withholding. Stocks paying out solid dividends have yield support where the stock won't remain a "bargain" for too long if the company is paying out a good dividend for the price. The author mentions at least 3 times about donating your highest stock gains to charity as if he discovered something earth shattering here and must repeat it till he's blue in the face. Give me a break. The drawn down table has a mistake, which drove me nuts trying to understand the math until I realized it was a mistake. The author asks many rhetorical questions, doesn't really take a stance on many of the topics and many of the sections felt very incomplete. Example, what about retiring early? This wasn't even a full page. The author mentions there being a 10% penalty if you draw from your 401k before 59. Well not entirely true. If you leave the workforce at 55 you are ok. You can also setup a specific periodic withdrawal, which as long as you choose to draw the same amount till 59 you can without the 10% penalty. 0 of 0 people found the following review helpful. Five Stars By MBW Best \$20 I've spent in a long time. Do yourself a favour. 2 of 4 people found the following review helpful. An Excellent Marriage of Academic Insight and Practical Wisdom By DNA At first blush, one might expect a book by one of the world's foremost international economists to be theoretical, dry, and rather challenging to read. But prepare to be surprised. In "Your Money and Your Life," Bob Aliber has reached deep into his personal and academic experience to fashion a guide that is both practical and highly readable. The only thing "dry" about it is his famous dry wit, honed by decades of teaching experience as a popular and highly respected professor at the University of Chicago Booth School of Business, and his frequent appearances at that school's annual Business Forecast Luncheon where his presence on the program regularly drew thousands of executives from across the country. The book itself covers a wide variety of topics in personal finance and investments, where his insights and practical recommendations reflect a deep yet pragmatic appreciation of some of the best academic research in finance and investments. All in all, a first rate example of writing that combines "thorough and rigorous" with "practical and enjoyable." Don't pass this one up.

Your financial health is more than a mere collection of debits and credits on a balance sheet. In fact, the numbers on a financial statement represent a series of decisions that, if made strategically, can ensure that each of us maintains our desired standard of living at every age and stage of life. Many people think that key financial choices are too complicated to make on their own. However, with the right information and guidance, we can all secure our own financial future. Your Money and Your Life is more than your average guide to financial planning and retirement. Acclaimed author and speaker Robert Z. Aliber helps readers to make efficient and effective financial decisions at key moments throughout their lives, such as where to go to college; if and when to buy a home; how much insurance, if any, to buy; how to manage savings and retirement; when the time is right to approach a professional advisor; and how to proceed with estate planning. With an eye toward the issues that are most pressing in today's economy, Aliber clearly explains the sophisticated concepts that underpin everyday money management—with the goal of making this guide the go-to reference in your financial planning library, regardless of your age or wealth. Readers of this book will come away with the sense that Aliber is their own financial planner, offering strategies that will help to guide them toward security in the present and the future. Your Money and Your Life is filled with examples to which readers will be able to relate, as well as checklists of "actionables" to help make their plans realities.

From Publishers Weekly Aliber, professor emeritus at the University of Chicago Booth School of Business, advises financial neophytes of all ages on approaching money management over the course of their lifetimes—from paying for college to preparing for retirement. Employing more of a how-to-think than a how-to-do approach, Aliber covers the multitude of common financial decisions: whether to rent or buy, how much insurance one needs, raising a credit score, taking advantage of top-notch state universities, and maximizing tax-advantaged accounts—each section concluding with a takeaway list of steps to immediately implement or to use to guide future decision-making. It's when Aliber enters the more complex realm of retirement income and how to make sure your assets last as long as you do that things grow murky. The book is ideal for younger readers who have simpler financial decisions to make; those focusing on retirement will find Aliber's approach daunting despite his valiant attempts at accessibility. (Dec.) (c) (c) Copyright PWxyz, LLC. All rights reserved. "In the world of financial planning, there is academic literature, and there are practical guides. Aliber, being an academic who has studied many related topics, but who has also dealt with real-world money management, has framed problems and provided concrete solutions in a uniquely compelling and grounded way. In this excellent book lie the answers to your most important financial questions." (Annamaria Lusardi Dartmouth College, and author of *Overcoming the Saving Slump*) "Mr. Aliber's book provides the epitome of financial planning information to help readers analyze and identify the most appropriate financial choices. Its easy to follow and practical format is a must for those readers who want to make strong financial decisions." (Jeff Rattiner, President and CEO, JR Financial Group Inc.) About the Author Robert Z. Aliber is Professor Emeritus of International Economics and Finance at the University of Chicago Booth School of Business. He has consulted with the Board of Governors of

the Federal Reserve System and with other U.S. government agencies, the World Bank, the International Monetary Fund, and research institutes and private firms. He lectures extensively in the United States and abroad.