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Welcome! With our rushed schedules, many of us don't have time to read. In the hope that you'll want to combine extra time during vacation with some reading that will benefit you far beyond the summer, this list of books suits all ages.

Enjoy your vacation, rest, relax -- and, remember, we're here to help you stay *On Course!*

-Jennifer Lane, CFP

Summer Reading

Enjoy the beach and help your wallet!

Grown-ups

- ***A Random Walk Down Wall Street: The Time-Tested Strategy for Successful Investing*** by Burton Malkiel
First published in 1973 and updated for 2011, *Forbes Magazine* and *The Chicago Tribune* call this book a classic. Malkiel uncovers truths about Wall Street and investing and shows how to maximize gains and minimize losses for our volatile markets and the new ranges of investment choices.
- ***Making the Most of Your Money Now*** by Jane Bryant Quinn
Another classic that Quinn has revised to help people in the new economy. This book will help you make smart and profitable decisions for whatever stage of life you're in.
- ***The Millionaire Next Door*** by Thomas Stanley and William Danko
Subtitled *The Surprising Secrets of America's Wealthy*, this book reports on the authors' studies of the wealthy and the surprising seven simple rules for acquiring wealth. It's probably not what you think . . .

Teens

- ***The Complete Personal Finance Handbook: Step-by-Step Instructions to Take Control of Your Financial Future*** by Teri B. Clark
It's all here -- everything your teen needs to know to begin a life of financial security -- budgeting, insurance, planning, saving, credit, and homeownership to name just a few.
- ***A Million Bucks by 30: How to Overcome a Crap Job, Stingy Parents, and a Useless Degree to Become a Millionaire Before (or After) Turning Thirty*** by Alan Corey
Corey, reality TV personality, wrote his book in a way that will appeal to the younger generation. With chapter titles like "Inspiration through Infomercials" and "Rooms with a Few," Corey shows how his readers can make money at a very young age.
- ***Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence: Revised and Updated for the 21st Century*** by Vicki Robin and Joe Domoniquez
In a straightforward way, the book talks about savings and debt, living well for less, values and lifestyle conflicts, and saving the planet while saving money.

Kids

- ***The Seventeenth Swap*** by Eloise Jarvis McGraw
The story of a boy who tries to acquire a pair of red cowboy boots for a wheelchair-bound friend through a series of challenging and intricate swaps.

In This Issue

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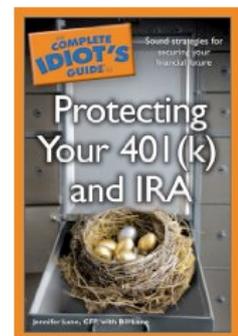
[Monthly Tip](#)



Jennifer's Hint

Prioritize the little things. Little expenses add up. Fortunately, small changes in your lifestyle can add up, too. Be creative in finding and plugging money leaks. Don't go cold turkey; gradual changes are easier to stick with.

Get more tips in Jennifer's book



(click here for link)

Helpful Websites

[BizKids.com](#)

[Cents-Ability.org](#)

[FIDC.gov/MoneySmart](#)

A tale of reaching for the impossible when people around him are telling him to accept the way things are.

- **Alexander, Who Used to Be Rich Last Sunday** by Judith Viorst (ages 4-8)
The story begins "Anthony has two dollars and three quarters and one dime and seven nickels and eighteen pennies. Nicholas has one dollar and two quarters and five dimes and five nickels and thirteen pennies. Alexander has . . . bus tokens" And it continues to tell of how Alexander managed to let his allowance somehow slip through his fingers in just a week.
- **Bunny Money** by Rosemary Wells (ages 4-8)
Max and Ruby (surely known to all parents and grandparents who watch Nick, Jr.) shop for Grandma's birthday present while Max slowly goes through all the money Ruby has saved. In the end, they find the perfect gifts and everyone gets a lesson on the value of money.

MoneySavvyGeneration.com

PracticalMoneySkills.com



Q&A

Q: We've decided at the last minute to take an unplanned vacation. Any suggestions on helping us avoid financial disaster?
-- Chris from Natick

A: Chris, first plan how much money you're going to spend in cash and how much you'll put on your credit card -- be sure to build in flexibility. Have a group meeting to explain the budget and help people understand what to expect so they can enjoy their time away. While you're on vacation, use your smart phone to track expenses. Or, if you don't have one, then use the old-fashioned way and put cash in envelopes so you'll have a clear idea of what's left from your plan. Pay attention to gas and food prices -- you can easily save money there if you try. Finally, have a great vacation!

What's New

- Jennifer provided insight and advice to Bankrate.com's Sonya Stinso who just published the article [5 Tips for 401\(k\) Investing Success](#). The article also appears on the [Fox Business website](#).
- We now have a Facebook page. Visit www.facebook.com/AskJennifer and like us!
- Jennifer's Compass -- Jennifer recently spoke with NECN on what the debt ceiling means to individuals. Click [here](#) to watch this timely video on her blog.
- Jennifer is now appearing on NECN every other Monday morning at 9:30 am in addition her Tuesdays' 5:00 pm and 6:30 pm appearances.

Compass Planning Associates helps families, individuals, and small-business clients achieve financial security, knowledge, and control over their money. Our **fee-only, client-centered approach** provides education and guidance for achieving financial goals and dreams.

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