

personal finance gurus

The Rise of Personal Finance Gurus and Their Impact

personal finance gurus have become ubiquitous in the digital age, offering guidance on everything from budgeting and investing to debt management and wealth creation. These influential figures leverage various platforms to share their expertise, aiming to empower individuals to take control of their financial futures. Understanding their role, the advice they offer, and how to critically evaluate their insights is crucial for anyone seeking financial improvement. This article delves into the world of personal finance gurus, exploring their backgrounds, the common themes in their teachings, and how to discern valuable advice from mere noise. We will examine the diverse landscape of these financial authorities and discuss how their impact continues to shape modern financial literacy.

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Understanding the Role of Personal Finance Gurus

Personal finance gurus serve as educators, motivators, and often, role models for individuals navigating the complexities of money management. Their primary role is to demystify financial concepts that can otherwise seem intimidating or overwhelming to the general public. They translate complex jargon into actionable advice, making financial planning accessible to a wider audience. By sharing their personal journeys, successes, and even failures, they build relatability and trust, encouraging followers to embark on their own financial transformations.

These individuals often highlight the importance of a proactive approach to personal finance. They emphasize that financial well-being is not solely about accumulating wealth but also about establishing sound habits, making informed decisions, and achieving specific life goals. Whether it's through books, podcasts, blogs, or social media, their consistent message revolves around empowering individuals with the knowledge and confidence to manage their money effectively.

The Diverse Landscape of Personal Finance Gurus

The realm of personal finance gurus is incredibly diverse, encompassing individuals with vastly different backgrounds, philosophies, and areas of expertise. Some rose to prominence through traditional finance careers, like former Wall Street professionals or certified financial planners, bringing a wealth of formal knowledge. Others have built their

followings by sharing personal stories of overcoming debt or achieving financial independence through unconventional means, often resonating with audiences seeking practical, relatable strategies.

This variety means that individuals can find a guru whose message aligns with their specific financial situation and aspirations. For instance, some gurus focus heavily on aggressive investing strategies, while others champion debt reduction and frugal living as the first steps to financial freedom. Understanding this spectrum allows individuals to seek out guidance that is most relevant to their immediate needs and long-term objectives. The digital age has democratized this space, allowing a multitude of voices to emerge and share their perspectives on financial matters.

Investment-Focused Gurus

Many personal finance gurus concentrate on the intricacies of investing, aiming to guide individuals toward wealth accumulation. These experts often delve into various asset classes, including stocks, bonds, real estate, and even alternative investments. They may advocate for different investment philosophies, such as value investing, growth investing, or passive index fund investing, explaining the rationale behind each approach. Their content frequently includes market analysis, stock picks, and strategies for portfolio diversification and risk management.

These gurus often emphasize the power of compound interest and long-term investing horizons. They might share detailed case studies of successful investments or provide frameworks for evaluating investment opportunities. Their followers often look to them for insights into economic trends and how these might impact investment performance, seeking to leverage this knowledge for their own financial growth. The goal is to equip individuals with the tools to make informed investment decisions and build a robust investment portfolio.

Debt-Reduction and Frugality Advocates

A significant segment of personal finance gurus focuses on helping individuals break free from debt and adopt more frugal lifestyles. These individuals often share personal anecdotes of their own struggles with debt and the strategies they employed to become debt-free. Their advice typically centers on budgeting, cutting unnecessary expenses, and developing disciplined spending habits. They promote the idea that financial freedom begins with eliminating financial burdens, such as credit card debt or student loans.

The teachings of these gurus often involve practical tips for saving money, such as meal planning, DIY projects, and finding affordable alternatives to common purchases. They may advocate for minimalist living or mindful consumption, encouraging followers to question their purchasing decisions and prioritize experiences over material possessions. Their influence lies in demonstrating that a disciplined and intentional approach to spending can lead to substantial financial gains and reduced stress.

Entrepreneurship and Side Hustreambuilders

Another popular category of personal finance gurus focuses on entrepreneurship and the creation of multiple income streams. These individuals often encourage followers to develop side hustles or start their own businesses as a means of increasing income and achieving financial independence. They share strategies for identifying business

opportunities, marketing products or services, and scaling a venture. The core message is often about leveraging skills and passions to generate additional revenue beyond a traditional job.

These gurus typically emphasize innovation, problem-solving, and perseverance. They might provide guidance on developing a business plan, securing funding, and navigating the challenges of entrepreneurship. Their followers are often inspired by the prospect of gaining more control over their income and building a business that aligns with their interests. The emphasis is on proactive wealth creation through self-employment and the development of passive income streams.

Key Principles Taught by Personal Finance Gurus

Despite their diverse approaches, most personal finance gurus converge on a core set of principles essential for sound financial management. These fundamental concepts form the bedrock of their advice and are consistently reinforced across different platforms and personalities. Understanding these overarching themes can provide a valuable framework for anyone looking to improve their financial literacy and habits.

At the heart of much personal finance advice is the idea of intentionality. Gurus emphasize that managing money effectively requires a conscious effort to plan, track, and make deliberate choices about spending and saving. They often stress the importance of setting clear financial goals, whether short-term aspirations like saving for a down payment or long-term objectives like comfortable retirement. This goal-oriented approach provides direction and motivation for individuals to stick to their financial plans.

Budgeting and Tracking Expenses

A universally recommended practice by personal finance gurus is the creation and adherence to a budget. This involves meticulously tracking income and expenses to understand where money is going. Gurus often advocate for different budgeting methods, such as the 50/30/20 rule, zero-based budgeting, or envelope systems, providing options to suit various preferences. The underlying principle is to gain visibility and control over spending habits, identifying areas where savings can be made.

Effective expense tracking is presented not as a restrictive measure, but as a tool for empowerment. By knowing precisely how much is spent on different categories, individuals can make informed decisions about their priorities. This awareness can lead to the reduction of wasteful spending, allowing more funds to be allocated towards savings, investments, or debt repayment. Many gurus offer practical tips and tools, like budgeting apps or spreadsheets, to simplify this process.

Saving and Emergency Funds

Building a robust savings habit is another cornerstone of advice from personal finance gurus. They strongly advocate for setting aside a portion of income regularly, not just for specific goals but also for unforeseen circumstances. The establishment of an emergency fund is a recurring theme, typically recommended to cover three to six months of living expenses. This fund acts as a safety net, preventing individuals from falling into debt when unexpected events like job loss or medical emergencies occur.

Gurus often highlight the psychological benefit of having an emergency fund, which provides peace of mind and financial stability. They may suggest automating savings transfers to make the process effortless and consistent. The emphasis is on making saving a non-negotiable part of one's financial routine, positioning it as a critical component of long-term financial security rather than an afterthought.

Debt Management and Elimination Strategies

For individuals burdened by debt, personal finance gurus offer a range of strategies for management and eventual elimination. High-interest debts, such as those on credit cards, are often singled out as requiring urgent attention. Common recommendations include the debt snowball method, where smallest debts are paid off first to build momentum, or the debt avalanche method, which prioritizes paying off debts with the highest interest rates first to save money over time.

These gurus stress the importance of understanding the terms and interest rates of all debts. They may advise on negotiating with creditors, consolidating debt, or seeking balance transfers to lower interest payments. The ultimate goal is to free up disposable income that can then be redirected towards savings, investments, or other financial goals. Eliminating debt is frequently portrayed as a critical step towards achieving true financial freedom.

Investing for Long-Term Growth

Once a stable financial foundation is established, many personal finance gurus shift their focus to investing for long-term wealth creation. They often educate followers on the power of compounding and the benefits of starting early. This includes explaining various investment vehicles, such as mutual funds, exchange-traded funds (ETFs), individual stocks, and retirement accounts like 401(k)s and IRAs. The emphasis is on diversification to manage risk and on a long-term perspective to ride out market fluctuations.

These gurus typically encourage a disciplined and consistent investment approach, often advocating for dollar-cost averaging. They may also discuss the importance of understanding one's risk tolerance and aligning investment strategies accordingly. The goal is to help individuals build wealth over time, preparing for retirement, and achieving financial independence through strategic investment choices.

How to Evaluate Advice from Personal Finance Gurus

While the advice offered by personal finance gurus can be invaluable, it's essential to approach it with a critical mindset. Not all advice is universally applicable, and some may even be detrimental if followed without proper consideration. Developing the ability to discern credible guidance from less reliable information is a crucial skill for anyone seeking to improve their financial literacy.

One of the first steps in evaluation is to consider the guru's background and credentials. While personal experience can be compelling, formal education and professional certifications in finance can lend significant credibility. Look for individuals who have a proven track record and whose advice is grounded in sound financial principles. It is also

important to be wary of promises that sound too good to be true, as they often are.

Check for Credibility and Transparency

When assessing personal finance gurus, verifying their credibility and transparency is paramount. Look for evidence of their expertise, such as financial certifications, degrees, or a history of successful financial management. Transparent gurus are open about their own financial situations, their methodologies, and any potential conflicts of interest, such as affiliations with specific financial products or services. Be cautious of those who are vague about their background or promote proprietary products without clear explanations of their benefits and risks.

A transparent guru will also be honest about the risks involved in financial decisions, particularly in investing. They will not present investments as guaranteed returns but rather as opportunities with varying degrees of risk. Examining reviews, testimonials, and any public records of complaints or regulatory actions can also provide insights into a guru's reliability and ethical practices. Ultimately, trust is built on a foundation of honesty and demonstrable expertise.

Consider Your Own Financial Situation

It is crucial to recognize that financial advice, even when sound, must be tailored to an individual's unique circumstances. Personal finance gurus often offer generalized advice, and what works for one person may not be suitable for another. Before implementing any strategy, carefully consider your current income, expenses, debt levels, risk tolerance, and long-term goals. A guru's advice on aggressive investing, for instance, might be inappropriate for someone who is heavily in debt or has a very low risk tolerance.

Similarly, advice centered on frugality might be less relevant for someone already living a very minimalist lifestyle. The most effective use of a guru's teachings is to use them as a starting point for personalized planning. Take the core principles and adapt them to fit your specific financial landscape, ensuring that the strategies you adopt are sustainable and aligned with your personal objectives. This personalized approach maximizes the likelihood of achieving positive financial outcomes.

Beware of "Get Rich Quick" Schemes

A significant red flag when evaluating personal finance gurus is the promotion of "get rich quick" schemes. These often involve promises of exceptionally high returns with little to no risk, or pressure tactics to invest quickly. Such schemes are frequently unsustainable, unethical, or outright fraudulent. Legitimate financial growth typically requires time, discipline, and a well-thought-out strategy, not overnight success.

Gurus who emphasize quick fixes, exorbitant promises, or a lack of transparency regarding risks should be approached with extreme skepticism. It is important to remember that wealth building is a marathon, not a sprint. Focus on gurus who advocate for sound, long-term financial principles and who are upfront about the effort and patience required for financial success. Always conduct thorough research and consult with trusted financial professionals before making any significant financial decisions based on advice from any source.

The Evolving Influence of Personal Finance Gurus

The influence of personal finance gurus continues to evolve, largely driven by technological advancements and changing economic landscapes. The rise of social media platforms has democratized financial advice, allowing a wider array of voices to reach audiences. This accessibility, while beneficial, also necessitates a greater degree of discernment from consumers, as the sheer volume of information can be overwhelming.

Moreover, economic shifts, such as inflation, interest rate changes, and market volatility, constantly shape the advice being offered. Gurus adept at adapting their strategies and insights to these changing conditions tend to maintain their relevance and influence. Their ability to provide timely and actionable advice in response to current events is a key factor in their ongoing impact on how individuals approach their financial lives.

The digital transformation has undoubtedly reshaped how personal finance gurus operate and how their audience consumes their content. From simple blogs and online forums to sophisticated mobile applications and live streaming, the delivery mechanisms for financial wisdom have diversified exponentially. This accessibility means that financial education is no longer confined to traditional classrooms or expensive seminars; it is available at one's fingertips. As technology continues to advance, we can expect further innovations in how these gurus engage with their followers and disseminate their financial guidance.

Frequently Asked Questions

Q: What are the most common types of personal finance gurus?

A: The most common types of personal finance gurus include those focused on investing strategies, debt reduction and frugality, and entrepreneurship or side hustle building. There are also gurus specializing in specific niches like real estate investing, retirement planning, or millennial finance.

Q: How can I determine if a personal finance guru is trustworthy?

A: To determine trustworthiness, check for credentials, transparency about their background and any potential conflicts of interest, and a history of sound, ethical advice. Be wary of overly aggressive promises, high-pressure sales tactics, and advice that seems too good to be true.

Q: Should I always follow the advice of personal finance gurus?

A: No, you should not always follow the advice blindly. It is crucial to evaluate their advice in the context of your own financial situation, goals, and risk tolerance. Use their guidance as a starting point for personalized planning rather than a one-size-fits-all solution.

Q: Are there any dangers associated with following personal finance gurus?

A: Potential dangers include falling for "get rich quick" schemes, implementing advice that is not suitable for your personal circumstances, and facing potential financial losses if the guru's advice is flawed or based on unrealistic expectations. It is also important to be aware of influencers who may be promoting products or services for their own financial gain without fully disclosing their affiliations.

Q: What is the role of personal finance gurus in financial education?

A: Personal finance gurus play a significant role in financial education by demystifying complex financial concepts, making financial planning more accessible, and motivating individuals to take control of their money. They often serve as educators, motivators, and role models, inspiring followers to adopt better financial habits.

Q: How has the internet changed the landscape of personal finance gurus?

A: The internet has democratized financial advice, allowing a wider range of individuals to share their expertise through blogs, podcasts, social media, and online courses. This has made financial education more accessible but also increased the importance of critical evaluation due to the sheer volume of available information.

Q: What are some key principles that most personal finance gurus advocate for?

A: Most personal finance gurus advocate for core principles such as budgeting and tracking expenses, saving consistently, building an emergency fund, managing and eliminating debt, and investing for long-term growth.

Q: Should I be concerned if a personal finance guru is selling their own products or services?

A: It is important to be aware of and critically evaluate any products or services a personal finance guru is selling. While it is not inherently bad, ensure that the offerings are genuinely beneficial, transparently priced, and not presented as the only path to success. Check for reviews and consider if the advice aligns with your needs independently of the product being sold.

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personal finance gurus: *Pound Foolish* Helaine Olen, 2012-12-27 If you've ever bought a personal finance book, watched a TV show about stock picking, listened to a radio show about getting out of debt, or attended a seminar to help you plan for your retirement, you've probably heard some version of these quotes: "What's keeping you from being rich? In most cases, it is simply a lack of belief." —SUZE ORMAN, *The Courage to Be Rich* "Are you latte-ing away your financial future?" —DAVID BACH, *Smart Women Finish Rich* "I know you're capable of picking winning stocks and holding on to them." —JIM CRAMER, *Mad Money* They're common refrains among personal finance gurus. There's just one problem: those and many similar statements are false. For the past few decades, Americans have spent billions of dollars on personal finance products. As salaries have stagnated and companies have cut back on benefits, we've taken matters into our own hands, embracing the can-do attitude that if we're smart enough, we can overcome even daunting financial obstacles. But that's not true. In this meticulously reported and shocking book, journalist and former financial columnist Helaine Olen goes behind the curtain of the personal finance industry to expose the myths, contradictions, and outright lies it has perpetuated. She shows how an industry that started as a response to the Great Depression morphed into a behemoth that thrives by selling us products and services that offer little if any help. Olen calls out some of the biggest names in the business, revealing how even the most respected gurus have engaged in dubious, even deceitful, practices—from accepting payments from banks and corporations in exchange for promoting certain products to blaming the victims of economic catastrophe for their own financial misfortune. *Pound Foolish* also disproves many myths about spending and saving, including: Small pleasures can bankrupt you: Gurus popularized the idea that cutting out lattes and other small expenditures could make us millionaires. But reducing our caffeine consumption will not offset our biggest expenses: housing, education, health care, and retirement. Disciplined investing will make you rich: Gurus also love to show how steady investing can turn modest savings into a huge nest egg at retirement. But these calculations assume a healthy market and a lifetime without any setbacks—two conditions that have no connection to the real world. Women need extra help managing money: Product pushers often target women, whose alleged financial ignorance supposedly leaves them especially at risk. In reality, women and men are both terrible at handling finances. Financial literacy classes will prevent future economic crises: Experts like to claim mandatory sessions on personal finance in school will cure many of our money ills. Not only is there little evidence this is true, the entire movement is largely funded and promoted by the financial services sector. Weaving together original reporting, interviews with experts, and studies from disciplines ranging from behavioral economics to retirement planning, *Pound Foolish* is a compassionate and compelling book that will change the way we think and talk about our money.

personal finance gurus: *The Intelligent Portfolio* Christopher L. Jones, 2017-12-27 The *Intelligent Portfolio* draws upon the extensive insights of Financial Engines—a leading provider of investment advisory and management services founded by Nobel Prize-winning economist William F. Sharpe—to reveal the time-tested institutional investing techniques that you can use to help improve your investment performance. Throughout these pages, Financial Engines' CIO, Christopher Jones, uses state-of-the-art simulation and optimization methods to demonstrate the often-surprising results of applying modern financial economics to personal investment decisions.

personal finance gurus: *You Don't Need a Budget* Dana Miranda, 2024-12-24 Free yourself

from the tyranny of toxic budget culture, and build an ethical, stress-free financial life. Track every dollar you spend. Check your account balances once a week. Always pay off your credit card bill in full. Make a budget—and stick to it. These are just a few of the edicts you'll find in virtually every personal finance book. But this kind of rigid, one-size-fits-all advice—usually written for and by wealthy white men (and a few women) with little perspective on the money struggles that many people face—is unrealistic, and only creates stress and shame. As a financial journalist and educator, Dana Miranda is on a mission to liberate readers from budget culture: the damaging set of beliefs around money that rely on restriction, shame, and greed—much like diet culture does for food and bodies. In this long-overdue alternative to traditional budgeting advice, Miranda offers a new approach that makes money easy for everyone, regardless of the numbers in their bank account. Full of counterintuitive advice—like how to use debt to support your life goals, how to plan for retirement without a 401K, and how to take advantage of resources that exist to support those left behind by the forces of capitalism—*You Don't Need a Budget* will empower readers to get money off their mind and live the lives they want.

personal finance gurus: *Getting Out of Debt For Dummies* Steven Bucci, 2024-04-30 Get out and stay out of debt the smart and easy way This is a clear and simple guide to getting out from under credit card debt, student loan debt, and all other forms of owing people money. With simple changes and smart decisions, you can start today and enjoy financial stability moving forward. This book covers everything you need to know to take the sting out of those monthly repayments, offering strategies for coping with personal loans, car loans, mortgages, home equity loans, and beyond. *Getting Out of Debt For Dummies* will help you prioritize and consolidate debt, so you can pay off the most pressing bills first and reduce the number of debtors coming after you. You'll also get pro tips for using credit cards responsibly, building up your credit score, and avoiding debt-generating traps when you make purchases. Getting out of debt doesn't have to be overwhelming. Let this *Dummies* guide help you quickly and easily repair your finances. Understand the different types of debt, including good and bad debt Develop a strategy for managing student loans and getting on a repayment plan Know what you're signing up for when you use credit cards and pay-later platforms Negotiate with collection agencies, the IRS, and angry creditors Design a realistic and painless payback schedule—even for serious debt For the millions who have substantial debt and want to turn their financial situation around, *Getting Out of Debt For Dummies* offers hope and a straightforward way forward.

personal finance gurus: *Cashing Out* Julien Saunders, Kiersten Saunders, 2022-06-14 A revolutionary financial and career path to break free from corporate America's grasp, make peace with your finances, and build wealth on your own terms When it comes to our finances, we're told to follow the same script as our white colleagues: work hard, make money, save, and invest. Yet despite putting in twice the effort, you end up making less and are routinely passed up for career opportunities. Here's the truth: financial freedom is within your reach, but playing by corporate America's rules will only take you halfway there. To win, you must eventually walk away—and take up an entirely different model of wealth accumulation. *Cashing Out* is your roadmap to financial freedom despite the broken system. You don't have to sacrifice your time and mental health to maximize income. Instead, financial experts Julien and Kiersten Saunders show how to design a life that allows you to enjoy the little things now while setting yourself up for future financial security. Drawing from their journey paying off \$200,000 of debt in five years, quitting their high-stress corporate jobs, and retaking control of their finances, this book will teach you:

- Why the mantra and glitz of "Black Excellence" is an unsustainable motivation for wealth building
- How to prioritize the right goals at each stage of your career so you can quit in 15 years or less
- How to talk about money with your loved ones without coming to blows
- Practical strategies to bring more money in without robbing you of time and energy you don't have

It's time to stop being a cog in the machine that leaves you under-appreciated and underpaid. *Cashing Out* shows you how to open the door to a new kind of prosperity.

personal finance gurus: *Broke Millennial* Erin Lowry, 2017-05-02 WASHINGTON POST

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personal finance gurus: Manage Your Money Like a F*cking Grown-Up Sam Beckbessinger, 2019-04-18 You're going to earn plenty of money over your lifetime. Are you going to waste it on stupid crap that doesn't make you happy, or let it buy your freedom and your most audacious dreams? We never get an instruction manual about how money works. Most of what we learn about money comes from advertising or from other people who know as little as we do. No wonder we make such basic mistakes. No wonder we feel disempowered and scared. No wonder so many of us just decide to stick our heads in the damn sand and never deal with it. In Manage Your Money Like a F*cking Grown Up, Sam Beckbessinger tells it to you straight: how to take control of your money to take control of your life. In this clear and engaging basic guide to managing your finances, you will learn: - How to trick your dumb brain into saving more, without giving up fun - How to make a bona fide grown-up budget - Why you need to forget what you've learned about credit - How to negotiate a raise - Why buying a house (probably) won't make you rich - The one super-simple investment you need With helpful exercises, informative illustrations (also: kittens) and straightforward advice, this book doesn't shy away from the psychology of money, and is empowering, humorous and helpful. The book you wish you'd had at 25, but is never too late to read.

personal finance gurus: Safe, Debt-Free, and Rich! Andrew Packer, 2017-12-05 In this book, Newsmax senior financial analyst and lifelong investor Andrew Packer reviews the latest challenges facing investors today. Packer outlines a step-by-step approach to understanding the current investment environment, and what to look for when allocating your capital today. Rather than swinging for the fences and hoping for the best, Packer reveals high-reward, yet low-risk investment opportunities still available to investors today. These opportunities will appeal to anyone who wants to supercharge their retirement savings and grow their nest egg without complicated and risky strategies.

personal finance gurus: The Future of U.S. Capitalism Frederic L. Pryor, 2002-02-11 It explains what will happen to US enterprise, markets, and the government in forthcoming decades.

personal finance gurus: The Last Safe Investment Bryan Franklin, Michael Ellsberg, 2016-01-05 Myth: If you save for decades and invest in 401(k)s, IRAs, and a home, these investments will grow steadily, allowing twenty to thirty years of secure, peaceful retirement. Reality: Though this might have been true at some point in the last century, it is not true any longer. If you want to get ahead and enjoy a life of prosperity, you must invest in the last safe investment: yourself, and your own skills, value to others, relationships, and overall happiness. Business strategist Bryan Franklin and author Michael Ellsberg (The Education of Millionaires) team up here to present a blueprint for building "True Wealth": the ability to generate not just financial value but also the experiences you cherish most—security, freedom, creative expression, and love. Discarding traditional advice, Franklin and Ellsberg propose the Self-Amplifying Financial Ecosystem (SAFE) plan. This plan teaches you: ·Small investments you can make for a big impact on your value to other

people, multiplying your earning potential ·The secret to accumulating savings without willpower or deprivation ·How to invest in life's richest experiences (which money can't buy) ·The "Super Skills"—the most valuable, sought-after, rewarded, and universally beneficial human skills ·Why most people are throwing away huge sums of money in the quest for happiness, and how to spend that money more effectively This bold manifesto will change the way you think about money, wealth, investment, and spending forever.

personal finance gurus: *Good Advice from Bad People* Zac Bissonnette, 2014-04-29 The world is full of people telling you how to live your life. Sometimes the advice-givers fall ever-so-slightly short themselves. Bestselling author Zac Bissonnette has gathered more than seventy-five jaw-dropping gems, including risk-management advice from the man who triggered the world's largest hedge fund collapse and tips from gay-prostitute-patronizing pastor Ted Haggard on how to build a marriage that lasts a lifetime. The result will keep you smiling while you glean all the wisdom you need to build the life you want . . . if only you can follow it better than the people who gave it. • "When you know what you are talking about, others will follow you, because it's safe to follow you." —Lehman Brothers CEO Richard Fuld, 2006 • "I think the most important thing is restore a sense of idealism and end the cynicism." —future Illinois governor Rod Blagojevich, 2002 • "The day you take complete responsibility for yourself, the day you stop making any excuse, that's the day you start to the top." —O.J. Simpson, 1975

personal finance gurus: *Your Money, Your Future* Frances Cook, 2022-01-18 "The biggest goals can be achieved when you've got a road map in hand. Quitting your job and living a good life, on your own terms, for decades to come? You can do it!" In this book, top New Zealand finance podcaster and journalist Frances Cook shows you how to change your money so that you can live your ideal life. Learn how, on an ordinary income, you can plan for and achieve true financial freedom, with expert advice and step-by-step information on: The basics of FIRE (Financial Independence, Retire Early): A Kiwi guide Your magic number: Learn how much money you need to design the life you want Finance 101: Change how you handle your money to gain control of debt and simplify your life Get paid: Techniques that work to boost your earning power in any industry You earn it, you keep it: How to save more and invest that extra income Hustle smarter, not harder: Side-hustles that work (and what to watch out for) Property investing: Making the right decision for you Give yourself options: Take time off, work part-time, or work a more meaningful job Retire early, retire often: Your tailor-made plan to take time out, retire early, or work as much as you like ...and loads more.

personal finance gurus: *Agile PR* Marian Salzman, 2017-01-16 Public relations maverick Marian Salzman goes behind the scenes of creative powerhouse Havas PR, revealing the newest, most effective tactics for championing brands, organizations, and causes. Today's news landscape is more crowded and varied than ever before and is only growing more diverse. From bloggers to influencers to citizen journalist to all that is coming up over the horizon, learning how to effectively build brands has become a 24/7 mission for even the most experienced PR firms, let alone the lone enterprise. So where does one even begin to take on such an endeavor? Look no further! In *Agile PR*, individuals and businesses seeking to build either their brand or that of a client can learn how to: Use newscrafting to help you or your client be the news Personalize pitches to reporters and bloggers Master the art of storytelling Create branded hashtags that get shared Gain exposure at SXSW, TED, and other key conferences Get bumped to the top of online searches Punctuated by case studies from the United Nations Foundation, Wyclef Jean, Sears, and other campaigns, *Agile PR* unlocks industry secrets to help anyone broaden their reach and increase their impact.

personal finance gurus: *Investing in DRIPs* Alan Kerrman, 2015-09-30 The Power of DRIPs: Compounding Power of Smart Dividend Investing Here's a book for individual investors, by an individual investor. I've made every mistake there is when it comes to money and investing but I didn't give up. Along the way, I kept hearing about DRIPs (and DSPPs), and I thought that they were some outmoded investment models that went away after the discount brokers gave all of us retail investors a lot more trading choices and features. NOPE. What I found instead was that DRIPs -- or

dividend reinvestment plans -- solved three very serious problems for me! One is that my investing became completely automated. My regular checking account ACH withdrawals meant we'd always make regular monthly investments, and at prices that would dollar-cost-average over the course of the year. Along with the lower fees across the board, this type of income investment also helped me keep from overtrading, saving me all sorts of extra transaction fees. Plus the power of reinvested dividends means compounded growth that we can use for income later when we need it. Join me as we explore how individual investors can still take advantage of the power of Investing in DRIPs to access the best blue chip companies -- here and around the world -- and get regular dividend payments from a personal portfolio of growth and income stocks. And the best part is that for me, it's part of an overall investment diversification plan that still includes my 401k, my Roth IRA, and a trading account for my stocks, options, and occasional commodity futures. DRIPs now equal compounded dividend income later!

personal finance gurus: Financial Freedom Grant Sabatier, 2020-04-07 The International Bestseller New York Public Library's Top 10 Think Thrifty Reads of 2023 This book blew my mind. More importantly, it made financial independence seem achievable. I read Financial Freedom three times, cover-to-cover. —Lifehacker Money is unlimited. Time is not. Become financially independent as fast as possible. In 2010, 24-year old Grant Sabatier woke up to find he had \$2.26 in his bank account. Five years later, he had a net worth of over \$1.25 million, and CNBC began calling him the Millennial Millionaire. By age 30, he had reached financial independence. Along the way he uncovered that most of the accepted wisdom about money, work, and retirement is either incorrect, incomplete, or so old-school it's obsolete. Financial Freedom is a step-by-step path to make more money in less time, so you have more time for the things you love. It challenges the accepted narrative of spending decades working a traditional 9 to 5 job, pinching pennies, and finally earning the right to retirement at age 65, and instead offers readers an alternative: forget everything you've ever learned about money so that you can actually live the life you want. Sabatier offers surprising, counter-intuitive advice on topics such as how to: * Create profitable side hustles that you can turn into passive income streams or full-time businesses * Save money without giving up what makes you happy * Negotiate more out of your employer than you thought possible * Travel the world for less * Live for free--or better yet, make money on your living situation * Create a simple, money-making portfolio that only needs minor adjustments * Think creatively--there are so many ways to make money, but we don't see them. But most importantly, Sabatier highlights that, while one's ability to make money is limitless, one's time is not. There's also a limit to how much you can save, but not to how much money you can make. No one should spend precious years working at a job they dislike or worrying about how to make ends meet. Perhaps the biggest surprise: You need less money to retire at age 30 than you do at age 65. Financial Freedom is not merely a laundry list of advice to follow to get rich quick--it's a practical roadmap to living life on one's own terms, as soon as possible.

personal finance gurus: Money, You Got This Justin Krane, 2016-07-26 "Offers a series of mini-homilies aimed at anyone . . . stuck in a money rut with no way out, and anyone who could use a regular money tune-up." —Tory Johnson, New York Times bestselling author of Sparkle and Hustle: Launch and Grow Your Small Business Now When was the last time you cuddled with your money? It's time to get some quality time in with your financial life and your business numbers. Out with the financial mumbo jumbo. In with funny stories that will teach you simple money strategies to use for your personal and business finances. Did your Raisinets get stuck? Should guys get spray tans? Is your lettuce soggy? All of these crazy stories have money lessons in them. The stories are short and cute. They're easy to read and take action on. Open up and flip to any page to begin feeling more connected to your financial life. It will help you to be more intentional and live a more purposeful life. Get the shoes. Get your latte. It's time to live for today, and save for tomorrow. You need to have a balance. Why not be happy throughout your life?

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personal finance gurus: The Witch's Way to Wealth Jessie DaSilva, 2023-09-19 Witchcraft meets budgeting in this unique and intuitive approach to money, from the internet phenomenon Jessie DaSilva dubbed the Millennial Money Witch by Forbes. Making Money just got Magical... Manifestation, crystals, deities, divination, energy waves, meditation - these magical practices are not only good for your mental health, but they are also good for your wallet! As Millennials and Gen Z's struggle to maintain financial stability, they frequently look to Baby Boomer advice that doesn't even apply to the current financial climate. Finding new ways to deal with money is long overdue. A little bit of magic may be the answer! From Jessie DaSilva, the intuitive mindset coach dubbed the Millennial Money Witch by Forbes, comes new witchy and intuitive practices to help manifest real financial freedom. Using her three principles of magic, DaSilva combines business savvy techniques with real witchy practices to give a much needed how-to-guide to making money! This magical book will teach you: What money really is How to manifest money (and all things in life!) properly Magical methods and spells to controlling and expanding your wallet How to budget like a witch That most importantly, the first step to financial comfort is Peace!

personal finance gurus: The Soul of Wealth Daniel Crosby, 2024-10-15 We find ourselves at a crossroads. We all know that true wealth is about far more than money. Wealth is friends, family, health, a vocation, command of your time, leisure, and whatever else is important to you. And yet, we are all guilty of acting as if money alone is wealth and an end in itself. How do we navigate this crossroads to find the right balance between monetary wealth and true, soulful wealth? Our guide is Daniel Crosby—author of the behavioral finance smash hits *The Laws of Wealth* and *The Behavioral Investor*. In *The Soul of Wealth*, Daniel presents 50 short essays which explore what wealth really is and provides practical suggestions for how to change your thinking and your actions in small, powerful ways, for a wealthier life. We learn: - How you spend your money reveals your values. - That money can buy happiness if spent well. - What makes a good financial plan. - Why willpower is overrated. - How to master delayed gratification for the ultimate wealth hack. - Why anything worth doing carries some risk. - And much, much more! *The Soul of Wealth* is the ultimate compendium of the world's best behavioral finance and personal finance knowledge, presented in a groundbreaking accessible format. It will challenge your thinking, rekindle forgotten truths, and empower you to embrace a new relationship with your money.

personal finance gurus: Trading & Investing 2-in-1 Ebook Bundle Alan Kerrman, 2016-07-21 Investing & Trading Bundle Welcome to the volatile stock, futures, options, commodities, and forex markets. Not long ago, I wrote a couple short books on my personal [individual investor] approach to investing: *Investing in DRIPs* and *Trading Options on Tech Stocks*. These two books are bundled here together specifically because I think these cover the two best ways to approach trading and investing. But it wasn't exactly an accident. My wife recently rolled out her 401k funds from a former employer's control into her own self-directed account. She asked me what course of action I thought she should take and I laughed! "Didn't you read my books?" I said. "Yes," she said, intensely glaring at me in that loving way only a wife can do. So after several conversations, a few examples, and looking at some options chains — she sold puts in a couple stocks. First on Target Corp (TGT) before the year ended which expired worthless (in her favor!), and now she has some Apple (AAPL) puts at the \$100 level - which has been tested a couple times. Another good friend we saw at a holiday party was asking me what I would do with a small windfall he had recently received. (Since I'm not a professional financial advisor, please understand I don't go around giving advice! These are just my spouse and friend asking my opinion, so I feel okay showing them what I know! I tell them to educate themselves because this stuff isn't too hard to understand.) Anyway, I told my friend all about DRIPs and how it removed a lot of the fear in the market for me because you start to see the incredible benefits of up and down markets, just like with options. So even if this market is moving toward a minor pullback with increased volatility, or a major correction, these are two great investing and trading strategies to get under your belt. And the time spent learning just how useful they are has been so worth it for me and my family. Good luck to you and yours in the upcoming trading year, and enjoy these two books included here in their original versions, minus a few

formatting changes to create this bundle.

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