



Making The Most of Your Money

By Jane Bryant Quinn

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This classic book of solid and practical financial advice has been completely refocused to address new tax laws, new ways of paying for higher education, new forms of health insurance, and the completely new investment climate.

As a financial planning tool, the original *Making the Most of Your Money* predicted a change in America's priorities—away from an obsession with spending and toward a desire to save and invest. The book also foresaw an environment dominated by falling inflation and interest rates. That call was right on the money.

The new edition sees yet another shift in financial energies -- a fresh round of serious borrowing, as the boomers start sending kids to college; a desire to save for retirement fast; and an obsession with keeping safe the profits that have already been made. Investing is getting more complex, as more financial products and services come to market and as traditional guideposts change. More than ever, investors need a clear path through the undergrowth.

The new *Making the Most of Your Money* is that path. It presents a new blueprint for twenty-first-century success.

On investing: The markets will surprise you. Serious investors need a better understanding of asset allocation and how to diversify for global gains while minimizing risk. The new edition presents a variety of investment mixes for different purposes. You'll also find a sophisticated guide to picking superior mutual funds.

On paying for college: The entire federal financial-aid program has been overhauled. Much more money is available to middle-class families, making paying for college the art of the possible. This book takes you through all the money sources.

On buying a home: The percentage of Americans owning their own homes is on an upswing. That's because mortgage lenders are rapidly opening their doors to people who couldn't get loans before. They also have the welcome mat out for young first-time buyers. You'll find out here how all these new programs work.

On life and health insurance: Life insurance and tax-deferred annuities are being widely sold as retirement investments. The new edition helps you decide when that's a good idea and when it isn't (hint: it usually isn't). In a greatly expanded section on HMOs, Quinn explains how to evaluate the choices you have and lays out your rights if your insurer lets you down.

On retirement planning: Employees have built up significant assets in 401(k)s and other tax-deferred plans. The self-employed have several deductible options to choose from -- each one just right for a particular situation. An expanded retirement section helps you get the most from any retirement savings plan and forecasts how much you're likely to need in your old age.

On post retirement planning: Given longer life spans, people who think they've retired haven't. A section for those past retirement lays out better investment strategies for making money last.

On the checklists for changes in your life: The checklist chapter—one of the sections of the original edition that was consulted most often—has been expanded to include checklists for starting a home based business, teaching kids about money, unmarried couples, new widows and widowers, and defensive planning for a potential layoff. Quinn has also added to the existing checklists on pre- and post-marital planning, caring for an elderly parent, having a baby, finding day care, and enduring divorce.

On finding a financial adviser: Almost every financial salesperson today claims to be a financial planner—so you'll learn more about how to separate the mutts from the purebreds. But with what you learn here you can be your own financial adviser. No one will ever care as much about your money as you do.

The completely revised and updated *Making the Most of Your Money* will carry Americans through the millennium-pointing younger workers toward saving the rising incomes they're going to earn, boomers toward the retirement that can be more successful than they think, and retirees toward an investment plan they can be comfortable with. With this edition, you'll be making the most of your money ever.

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Editorial Review

Amazon.com Review

Bestselling author Jane Bryant Quinn has revised and updated her classic 1991 primer on finance, *Making the Most of Your Money*, to prepare readers for the challenging fiscal atmosphere that she sees in the coming century. Written in her familiar, easily understood style, it starts out by helping you determine exactly where you stand on money matters and explaining basic money management techniques. Next, Quinn offers comprehensive discussions about insurance needs, home ownership, college funding, investment planning, and retirement. A useful series of appendices provides additional information on insurance, college, bonds, pensions, and more.

From the Publisher

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About the Author

Jane Bryant Quinn is the author of the bestselling *Making the Most of Your Money* and *Everyone's Money Book*. She writes regularly for *Newsweek* and *Good Housekeeping*. She lives in New York City.

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