Selected Issues in Financial Planning
Fall, 2012

Reading List (in no particular order)

The Only Guide You'll Ever Need for the Right Financial Plan, Larry Swedroe
This is a guide to developing a comprehensive investment plan.

All about Asset Allocation, by Richard Ferri, CFA
Explains why asset allocation is important and gives suggested allocations for various life stages.

The Intelligent Asset Allocator, by William Bernstein
An advanced analysis of sensible asset allocation strategies. Tends to be fairly technical.

A Random Walk Down Wall Street, by Burton G. Malkiel
Investing classic.

Common Sense on Mutual Funds, by John C. Bogle
The founder of the Vanguard group shares his ideas about investing.

Stocks for the Long Run, by Jeremy Seigel
An investing classic with data spanning 200 years. Tends to be fairly theoretical.

Conserving Client Portfolios During Retirement, by William Bengen, CFP®
A fascinating examination of various withdrawal rates during retirement. Tends to be quite technical.

Your Credit Score, Your Money & What's at Stake, by Liz Pulliam Weston
Good information regarding credit scoring, as well as the management and importance of your credit score.

Seven Stages of Money Maturity, Life, by George Kinder
An exploration of our attitudes toward money and how they influence our behavior.

Savings Bond Advisor, by Tom Adams
Excellent information about the various types of U. S. Savings Bonds. Also see the related website www.savings-bond-advisor.com

Other Resources

American Association of Individual Investors (www.aaii.com) 629 N Michigan Avenue, Chicago, Illinois 60611, 800-428-2244, Publish the AAII Journal. Basic membership is $29.

Resource Listing (cont)

Journal and website have good educational information. Some of the content on the website is free.

Plain Talk Library, Mutual Fund Basics, available from Vanguard Mutual Funds. 1-800-662-7447 or www.vanguard.com

http://www.dol.gov/dol/topic/retirement/consumerinfpension.htm Useful consumer information regarding retirement plans.

http://www.napfa.org/ Website of the National Association of Personal Financial Planners. Good consumer information as well as an excellent section and checklist for finding an advisor. (Look under "finding an advisor" and "tough questions to ask")

For information on the meaning (and requirements for) various advisor designations go to http://apps.finra.org/DataDirectory/1/prodesignations.aspx Finra is the Financial Industry Regulatory Authority. The site has a wealth of investor educational material.

Glossary of terms can be found at http://www.aaii.com/glossary/investingbasics.cfm

The Case for Indexing can be found at www.vanguard.com under Investment Counseling & Research.
https://personal.vanguard.com/us/literature/search?searchInput=indexing

Kiplinger's Retirement Report, monthly newsletter available from www.kiplinger.com or at 800-544-0155. Cost is $39.95 for one year.

Center for Retirement Research at Boston College: http://crr.bc.edu/ This is a leading center on retirement studies and covers issues affecting individuals' income in retirement. Main areas of research include Social Security, State and local pensions, Health/long-term care, Financing retirement, and older workers.

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