



**DISCLAIMER - I am not a Financial Advisor and do not work for any Brokerage Firm. The opinions given are of my own and are not to be used as professional advice. These are my findings and can hopefully help you to make informed decisions on investing. Consult a Broker or Lawyer before making any investment.**

Are you living expecting the government or some rich relative to bail you out of a lifetime of poor money management? Sad to say, but the Calvary is not coming. It is up to each of us to manage our money and invest for retirement.

Are you 20 years old and think retirement is something you don't have to worry about? I was there and wasted my early years and invested zero. Or maybe you are between 30 and 60 and know it is something you need to start planning for. Now is the day to address your retirement.

Many believe that the stock market is too complicated for them to understand.

We began several months ago by explaining how the market works and began with explanations of the 4 main types of investments. These next 2 articles give explanations on Mutual funds, ETFs(exchange-traded funds), Stocks, and Bonds. None are super complicated to understand. See the first 3 investment categories in the first article below and bonds on the second link.

<https://lifecanbesimple.net/blog/investment-categories>  
<https://lifecanbesimple.net/blog/what-is-a-bond>

It is crucial that we begin somewhere. One of my first articles was on beginning investing and how to start out on your journey to security in retirement.

<https://lifecanbesimple.net/blog/beginning-to-invest>

In that article I explained that you can choose a self-directed IRA or setup one that you manage. But getting a ROTH IRA is a good way to begin investing. If all of this scares you a bit, then start studying how to invest with our investments tab and begin by simply putting \$25 or \$50 in an I-Bond at treasuryDirect.gov which returns currently 9.62% for this current 6 month and may go above 10% when inflation is taken into account at the end of the year. Read about I-Bonds at:

<https://lifecanbesimple.net/blog/safe-place-to-invest-50-today>

You don't even have to set up an IRA to invest. Read about all the advantages of the Inflation protected I-bonds at the link above.

The main thing is to get started. A person who invests as little as \$50 per month when you start in your 20s will not believe how much money you will have by the time you retire if you consistently make a positive return of over 8% each year.

I have been reading a book called the Psychology of Money by Morgan Housel.

In that book he tells the story of Ronald Read who died in 2014 at the age of 92. He said that 2,813,503 people died that year and fewer than 4,000 of them had a net worth over \$8 million dollars. But Ronald Read did. What was amazing about him was he fixed cars at a gas station for 25 years and swept floors at J C Penny for 17 years. He never made much money.

Mr. Read lived in 2 bedroom house he purchased for \$12,000 at the age of 38 and lived there all of his life. He never made much money, but he lived a humble life and saved most of his money and invested the money in blue chip stocks. People of his hometown were shocked to find out this janitor left \$2 million to his stepkids and \$6 million to his local hospital and library. It is an amazing true story. Janitor to philanthropist.

But what worked in his favor was his consistency of saving early and continually every year.

No elaborate plan. Just common sense continual investments.

Read about how to invest. Buy some good long-term investments and some full stock market ETFs. Read about all of these and get started. You will be glad you did.

Check out the articles on full stock market indexes and power of dividend growth investments on the next two links. Start simple but do start.

<https://lifecanbesimple.net/blog/the-power-of-full-market-indexes>

<https://lifecanbesimple.net/blog/dgi-investing>

The Calvary is not coming. Get started investing today.



List of All Investment Articles

<https://lifecanbesimple.net/investments.html>

List of all Minimalism Articles

<https://lifecanbesimple.net/minimalism.html>

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