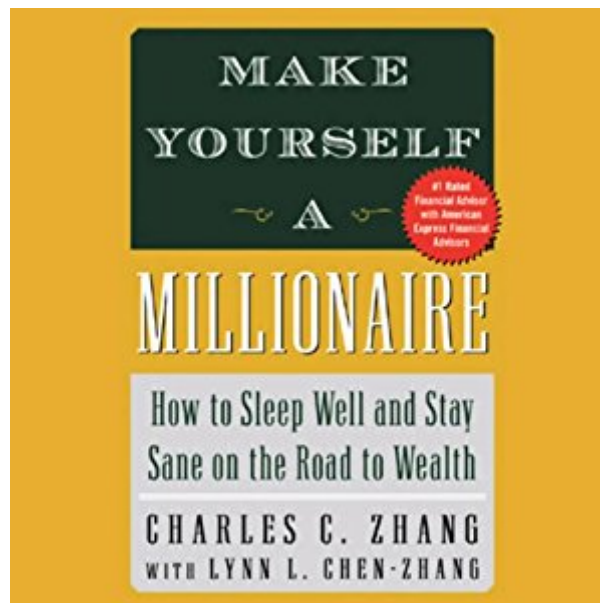




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# Make Yourself A Millionaire: How To Sleep Well And Stay Sane On The Road To Wealth



## Synopsis

Easy-to-follow personal finance guidelines--from #1 Rated Financial Advisor with American Express Financial Advisors Charles Zhang became one of today's most nationally known and trusted financial advisers by stressing sanity and sensible investing over dubious, get-rich-quick tricks and schemes. In *Make Yourself a Millionaire*, Zhang transfers his program to the printed page. Far from a confusing, all-or-nothing approach, this book outlines a clear and rational approach to organizing and planning all aspects of a financial life. How do different investments work? How much insurance is too much? Zhang answers these questions and more as he discusses: Recommended investments for virtually any portfolio Asset allocation techniques that work Actual examples of success and disaster The role of insurance as a key element in a portfolio All major financial instruments: stocks, bonds, funds, REITs, cash --This text refers to an out of print or unavailable edition of this title.

## Book Information

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## Customer Reviews

This book was actually recommended to me by my father. He is approaching the retirement stage and wanted to ensure that his finances would allow for him to retire with my mother comfortably. He told me that the book did a good job of covering issues he was concerned with like retirement and estate planning but would also provide value for me and be a good place to start if I wanted to take control of my financial life. I took his advice and purchased this book and I found it to be thoroughly comprehensive in describing financial products and planning techniques. It is perfect for investors of all ages who are looking to secure their financial future. This truly is a great financial planning book.

If I could give it 6 stars I would. It is set up in a concise, life events style with easy to understand examples. Being that I am new to family life as well as financial planning this book has really helped me to take a step back, evaluate and not only plan for my future, but for the future of my family. Overall, I would say that this book is the best book in the market on personal financial planning that I have read. It is complete, covers all the essential areas of financial planning. The financial planning ideas are logical and clearly presented for people who may be new to financial planning and even those who are already experienced.

For many people, the thought of handing over their money to a financial planner is somewhat daunting, especially if they have limited knowledge of the financial planning process. In their book "Make Yourself a Millionaire..." Charles and Lynn Zhang do an excellent job of breaking down and explaining both what you should consider when choosing a financial planner, and what sort of service you should expect once you have chosen one. I was speaking with a friend about how overwhelmed I was with this process; after all, these days you cannot turn on the TV or surf the web without seeing some sort of advertisement from someone who claims they can help you with your finances. She mentioned that she had heard about this book and suggested that I should look into it. I am so glad that I did. Not only was this book easy to read and understand, but it covers a wide range of topics, from explaining the certification process a CFP goes through, to outlining the benefits of different investment tools, such as mutual funds, bonds, and REITS. Additionally, I believe that those of you who are planning on setting up college funds for your children would benefit greatly from reading the Zhang's discussion of UGMA accounts, 529 plans, and Education IRA's. A chart is even provided to help break down the differences between these options, as well as a few others. Reading this book helped me to both confidently choose a financial planner and feel at ease when discussing my investments. A must read for the beginning investor!!

I have read a number of financial planning books just to get different views from financial advisors and I have to say that this one tops my list. I myself am a financial planner and currently studying for my CFP. This book was an easy read for those who may not know too much about financial planning. It also contains a wealth of information and insight to provide value to people like me who have a financial background. One of the comments I read about the book before I read it made it seem as having an advisor with a CFP did not matter. As Mr. Zhang points out in his book only 4% of advisors have their CFP because it is such a rigorous process that includes a two day 10 hr exam! After all if it was a simple exam why wouldn't all advisors get certified? I really enjoyed

reading this book and I have recommended it to my other colleagues.

This book is extremely helpful for the beginning investor. The book outlines the important aspects and steps of the financial planning process. Included are great strategies and facts for tax-free asset growth and efficient asset allocation. In addition, the author effectively explains complex, yet essential, information about different investment products such as REIT's, mutual funds, bonds and annuities. This book gives readers the confidence to take control of their own financial future, while emphasizing the importance of having a financial planner. The role, significance and benefits of hiring a financial planner are explained in detail. Overall, the authors have given the reader excellent information to make a very important decision. Ultimately it is up to the reader to decide if their situation is simple enough to handle themselves, or if they would benefit from the expertise of a Certified Financial Planner.

It is hard to imagine a worse money management book than this. As a previous reviewer was getting at the author is a self promoter. That is understandable for a financial planner, after all that is essentially a salesman. But there becomes a point where it must be difficult to live with yourself. If the point of the book is to discuss how to become a millionaire and it is waaay to complicated for the reader to handle/understand with out consulting with a financial planner then there is no point to this book at all. But this is the point of this review there are plenty of good books that discuss this topic and this book's fault it markets it's self as something it is not

As an inspiring investor coming out of college, learning about investments is an essential part to planning for my life. I can effectively diversify my portfolio by investing in mutual funds to capture many types of investment vehicles whether they are growth funds, global equity funds, or even precious metals funds. I want stability and growth for my future and Zhang's book really helped me to understand every aspect of the Mutual fund. I have recommended this book to many of my friends graduating college and looking to plan ahead with investments to secure their future. In uncertain times, Charles and Lynn Zhang have helped me to become a knowledgeable and confident investor.

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