



If You Can: How Millennials Can Get Rich Slowly

William J. Bernstein

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If You Can is a short, inexpensive e-booklet aimed at getting twenty-somethings with their first 401(k) started on the path to retirement saving and investing.

If You Can: How Millennials Can Get Rich Slowly Details

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From Reader Review If You Can: How Millennials Can Get Rich Slowly for online ebook

Ryan says

Great primer on investing

Justin Griffin says

There is serious misinformation in this book. It does a great job summarizing key principles to financial success for the average person who does not have a plan.

The problem is hurdle 5 claims the financial services industry wants to make you poor and stupid. The author states by the time you read the first four hurdles (12 pages of info) you will know more about finance than the average financial advisor or stockbroker. This is the most ludicrous statement I have ever read.

It also STATES (as if fact) brokers are not skilled professionals, were not required to finish high school, and have no specialized education. As a financial advisor this is incredibly insulting and untrue. In the year 2015 with such a competitive job market good luck finding an advisor or broker without a college degree much less a high school one. I am sure one exists, somewhere, but that would far be an exception to the rule.

Most people in this business graduate in a related field of study, if not finance specifically. As far as specific training goes, any individual in this business has to pass extremely intense certification exams to be certified to offer advice and make sales. A series 7 exam is comparable in difficulty and required study time to the bar exam. It's a 6 hour test. The fact this author states you can read his 12 pages of information and know more is simply not reasonable.

He also claims the brokerage industry is not highly regulated. That could not be farther from the truth. If the average person walked through my office for a day and learned about all the compliance we have to maintain in order to keep our licenses they would be blown away. This is the most tightly regulated industry there is. Do you think the government turns a blind eye to all the personal information we have to protect? From experience, the answer is no.

The author does a terrific job generalizing the entire industry as money hungry people only seeking to transfer your wealth to them. This fits popular media (wolf of Wall Street, Gordon gekko, etc.). The reality of what we do is help people preserve and grow their wealth through coaching and products that they otherwise would not have or understand.

All people regardless of profession are compensated in exchange for providing value. If you don't provide value, you are no longer in business. Why is this industry still around? And why do so many wealthy people have a financial advisor? Are they wealthy because they are stupid? Maybe they are wealthy because they know how to delegate work and trust people to do the things they are not specialists at.

Not everyone needs a financial advisor. But bashing a profession he either had a bad experience with or just doesn't understand is unprofessional of the author.

And turning readers paranoid about seeking financial help could be harmful. Especially given the fact that statistically people are much more likely to achieve financial goals with a coach that holds them accountable than they are on their own.

Thijs Niks says

Super short, which makes it a great start if you have never read up on investing before. And I like that he ends each chapter with a reading assignment.

Great combination with JL Collins' stock series (Google that).

Almir says

<http://imeducatingmyself.com/if-you-c...>

This book is very short, but it's related to investing in stocks. If you are interested to learn more about investing, than this book is for you.

This book is only introduction to investing in stock, and author is talking about five (5) hurdles that everyone need to overcome to become an investor.

This book, like I've mentioned, It's just an introduction to investing and things that we need to overcome to start investing. This book is more for those who is already making money and have saving and looking to start investing it for the retirement.

Although, you won't find much in this book, there are more materials suggested by author that need to be read in order to learn more. Author didn't suggest to read any of his other books, and I think he has like ten (10) more of them.

I won't tell you to buy it, or not to, it's all up to you.

There are some good general information that can be used in future.

SWAROOP CHOUGULE says

A very short and quick read, though William (the Author) recommends to read it twice. He explains why investing for better future is similar to being fit, one just has to follow simple rules but it's not easy to keep up with those rules. He also clarifies the most common hurdles in order to reach one's goals. I like that he ends each chapter with a reading assignment, which is basically a recommendation for other books to supplement one's understanding of each brief chapter.

Melissa says

It's indeed a quick read (though he, reasonably, advises you to read twice), and the author conveys warmth, pragmatism, and even figures without seeming patronizing or pedantic. He also recommends other books to supplement each brief chapter for when/if you are inclined and able, but you really can get started without consulting these as well.

Pranjali Deshpande says

Fantastic ! This book might seem small but the author prescribes a pretty well curated reading list for each part of this book and then urges you to come back and read the next session. I finished the book in a single sitting but I am definitely going over the reading list and will come back to this one !

Eva says

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Hurdle No1: "People spend too much money"

Thomas Stanley and William Danko's The Millionaire Next Door

Hurdle No2: "Understanding of what finance is all about"

Jack Bogle's Common Sense on Mutual Funds

Hurdle No3: "Learning the basic financial and market history"

Devil Take the Hindmost by Edward Chancellor

The Great Depression: A Diary, by Benjamin Roth

Hurdle No4: "Overcoming your biggest enemy - yourself"

Remo says

Libro muy corto, casi folleto, que sobre todo da una bibliografía muy interesante para ahorrar metódicamente y llegar a la jubilación con un colchón digno que complemente a la presunta pensión que recibiremos. Tengo pendientes los cinco libros que recomienda. Muy entretenido.

Maria says

This little pamphlet is a must-read for everyone, not just young people who are starting out in their first job or people who are just starting to save money. It gives the basics in readable, easy-to-understand language. Bernstein isn't trying to sell a magic formula or hype a risky investment product. Saving money is boring and takes time and patience and a willingness to be a contrarian. But it's not hard to do or difficult to understand. Bernstein gets it, and he knows how to explain it well.

Rosa Sealy says

A straight to the point guide if you already know about investment terms. If you are completely novice this isn't for you. There are quite a few contradictions: such as his love for Vanguard - yet his disdain for mutual funds and his recommendation for putting 25% of your income in your 401K - which most likely in a mutual fund and not an index fund. There's a lot of "what if" scenarios that go unanswered because this book lacks depth and explanations.

Barry says

A great little introduction to investing by one of my favorite financial writers — along with Jack Bogle. Not everyone is going to have the interest to get through his “Four Pillars of Investing” or “The Intelligent Asset Allocator,” so this gives the basics that everyone needs to know, as well as what to avoid. I think I’m going to have each of my kids read this.

Dennis Sell says

Not the first time I’ve read this or the last. Now time for some of the suggested readings mentioned in the booklet.

In addition to the useful content, the author comes across as a great guy

Alyssa W says

A short and sweet primer to saving for retirement. There's not much to say about this e-book. I read it in an hour, and I thought that it was great. It doesn't go into a lot of detail about investing, but honestly... it doesn't need to. It's not that hard to save for retirement... just like how it's not that hard to lose weight. You just have to get off your butt and do it. The frank voice and tough love in this book gave me that little kick to start getting my finances in better shape. I also appreciated the reading list. If you're under thirty and haven't done anything except contribute to a 401k - go read this book. That's all - don't want to make the review longer than the book I'm reviewing!

Mike Shi says

Already knew most of the basic principles, still a good quick read to refresh and confirm.
