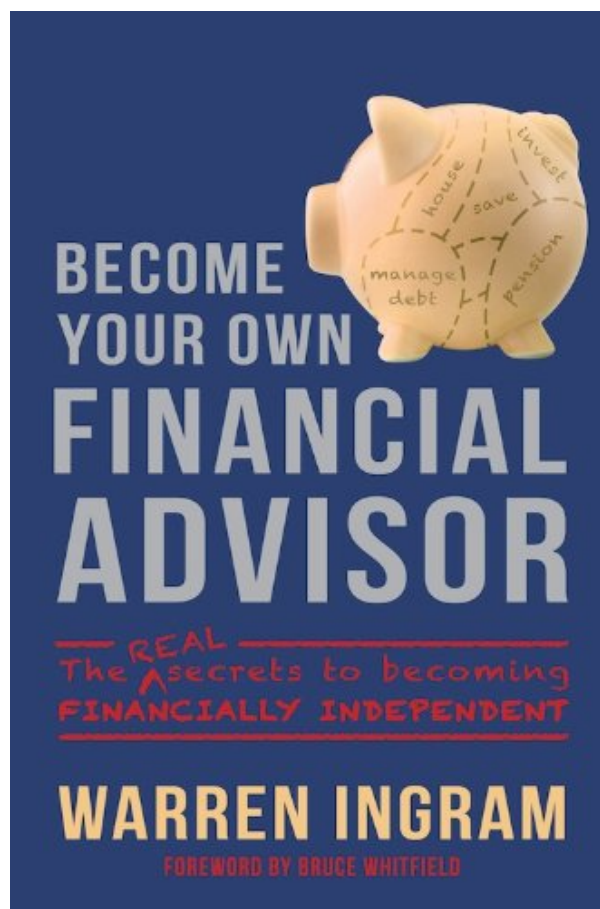
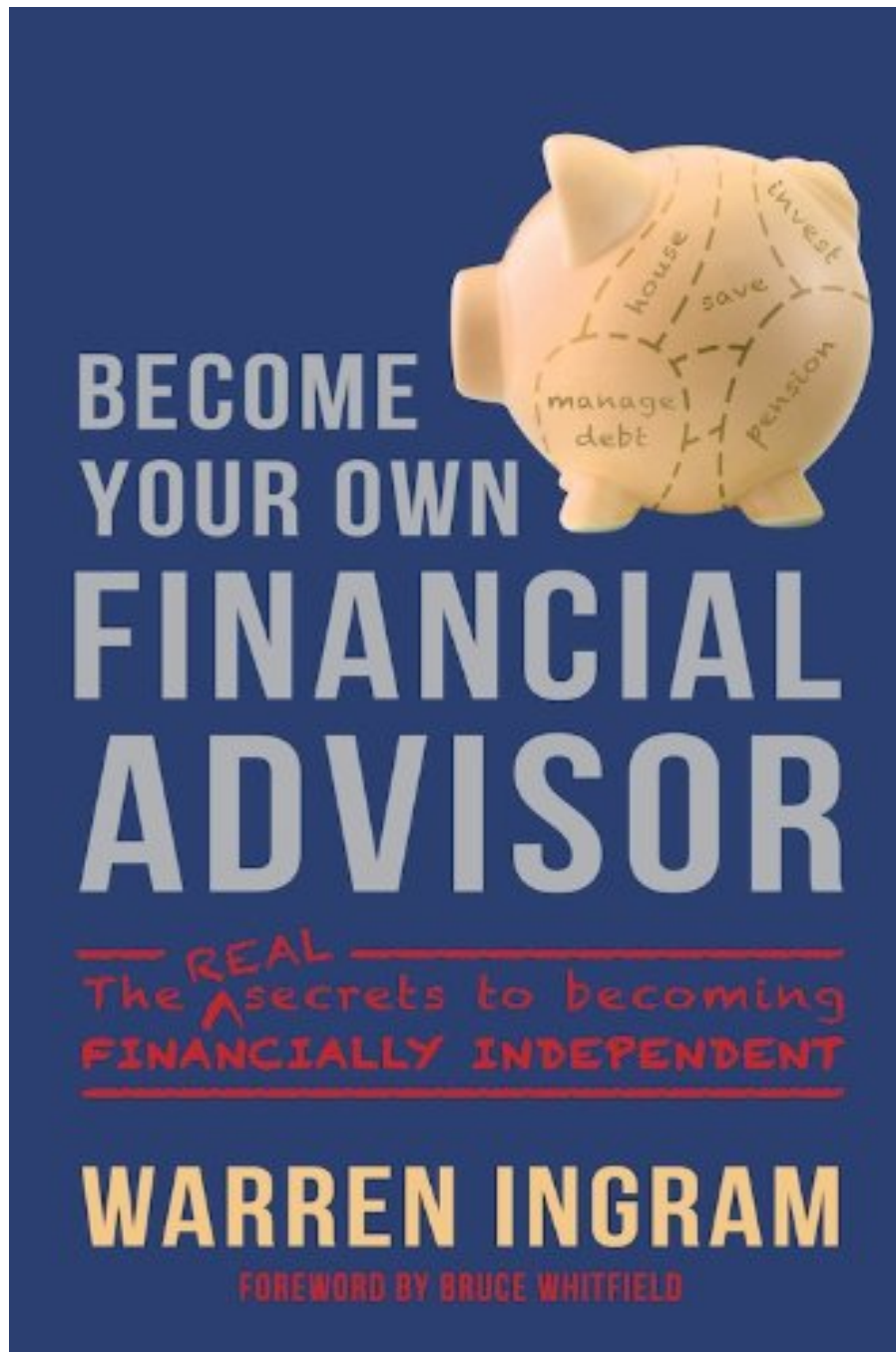


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## **YOUR STEP-BY-STEP GUIDE TO FINANCIAL PEACE OF MIND!**

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Covering a range of topics, from saving, investing, debt management, buying a house to blunders to avoid, *Become Your Own Financial Advisor* provides people of all ages and levels of wealth with practical information on how to improve their finances. And, in the process, proves that financial freedom is possible for everyone.

- Sales Rank: #116324 in eBooks
- Published on: 2013-07-01
- Released on: 2013-07-01
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Please don't become your own financial advisor

By franklyspeaking

Who should buy this book: You have lots of debt, struggle to manage your finances, don't know much of anything about shares, saving for retirement or any of that other financial jargon that confuses you.

Who shouldn't buy this book: Anyone who regularly reads financial websites like fin24, moneyweb, businessday etc. You have a fair understanding of shares, RA's, ETF's, budgeting, retirement funding and are already a reasonable good saver, budgeter and have your financial issues largely under control.

Unfortunately, I fall into the later category and learned almost nothing new by reading this book. While I can see that someone with no money sense could benefit from this light read, I feel that any reasonable competent person can read pretty much everything contained in this book for free on the internet. There is nothing much that hasn't already been written about in the last year or so.

The other reason for my average rating is that, while the author attempts to put concepts and examples into simple language, sometimes the examples given are too simple and for that reason, actually dangerous in their promise. Issues like tax a frequently absent and some examples given are downright irresponsible. e.g The author advocates borrowing money to buy shares! This is not for novices! An example around purchasing a property vs renting comes to a definite conclusion (which I won't spoil here), but there are no

facts and figures mentioned explaining why this conclusion was reached. I fear that the novice would pick out these sound bites and conclusions as 'hot tips' for their next family gathering without understanding the nuances involved in these complex decisions.

I also found some inconsistencies in the various chapters. In one case, the author will give suggested values on an investment topic, yet in a later chapter will use different values for the same example. Perhaps some more editing is required. The last third of the book is nothing more than a financial dictionary and I was disappointed to see that this serves little purpose but to act as a quick reference to words used in earlier chapters. I mostly skimmed through this section as a quick google search will explain what a 'share' or an 'endowment' is.

I would consider this book more of a 'motivational' book, than a serious, financial game plan for newbies. For me, the most ironic thing by far is the fact that the author spends the last part of the book explaining why you shouldn't be your own financial advisor and need professional help.

Perhaps the publishing house decided on the book title to make it sell well, I don't know. But I can absolutely state that this book is in no way a manual on how to become your own financial advisor.

In summary, I applaud what the author is trying to achieve - educate the beginner on some of the best ways to get ahead with their money matters and understand some of the things they can do to become wealthy. But I feel that it was a little too light on the nuts and bolts on actually going about constructing a financial plan.

Bottom line - if you learned a lot from this book, please do not become your own financial advisor. Seek professional help! I read it in about 4 hours over 2 days and didn't really see much value for my money. It would be a good gift for someone who really is clueless about money though. All in all, it's a decent read for the layman or young person starting out, but does not deliver on the promise of you becoming your own financial advisor.

0 of 0 people found the following review helpful.

Great application to a South African Context

By GEORGE

Really enjoyed the section on residential property and the fundamentals of finance and investing and how that is practically applied in different life stages.

Warren is also not afraid to use real life figures and examples that makes the book a great balance of theory and practical applications.

Worth a read for anyone looking to get better equipped with their finances.

- George

0 of 0 people found the following review helpful.

My appreciation to Warren Ingram

By Deneise Gregor

As a non financially educated person, I was able to understand the concepts clearly explained in the various chapters. I am now able to take an interest in our financial situation and internalize what is happening in our lives as retirees. I recommended the book to my son so he could also benefit. Mrs Gregor

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