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a debt instrument where an insurer such as a corporation, municipality or government agencies owns your money; a form of I.O.U.; the insurer makes regular interest payments on the bond and promises to pay back or redeem the face value of the bond at a specified point in the future.

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2. Diversify Your Fund Portfolio.

Whenever someone talks to you about investing, the word diversification probably gets thrown around a lot. All diversification means is you're spreading your money out across different kinds of investments, which reduces your overall

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risk if a particular market goes south.

**How to Invest in the Right Mix of
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the history of the stock market made
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**Personal Finance Chapter 2 Quiz -
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Knowing how to deal with debt is easy—pay it off! Investing, however, isn't quite so simple. Most people have questions about when and how to invest their money, so here's an inside look at Dave Ramsey's investing philosophy.

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**Dave's Investing Philosophy - Dave
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Step 2: Save 15% of your income for retirement. Step 3: Choose good growth stock mutual funds. Step 4: Invest with a long-term perspective. Step 5: Get help from an investing professional. I'm going to walk you through how to get started with investing so that you can start

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working toward your retirement dreams.

How to Invest Money in 5 Steps | DaveRamsey.com

Take Jane, for example. If Jane is debt-free and has her full emergency fund in place, she should be investing 15% of her income. If she started investing \$500 a month (\$6,000 per year) at the age of

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25, she could have between \$3.1 million and \$5.8 million by the time she's 65 based on a 10-12% rate of return!

How to Start Investing: A Beginner's Guide - Dave Ramsey

Detailed Answer: A mutual fund is a fund operated by an investment company that pools your money with hundreds of

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other investors to buy stocks, bonds, options, commodities, or money market securities. These funds offer investors the advantages of diversification and professional management.

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He's authored seven bestselling books: Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership,

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Ramsey

Five Investment Options To Avoid By Dave Ramsey. Everybody's got an opinion on where to invest your money. But let's be honest: Some people just have stupid ideas—even though they may have the best intentions. You can still love your broke brother-in-law without taking his investment advice.

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