

# It Pays to Talk: How to Have the Essential Conversations with Your Family About Money and Investing

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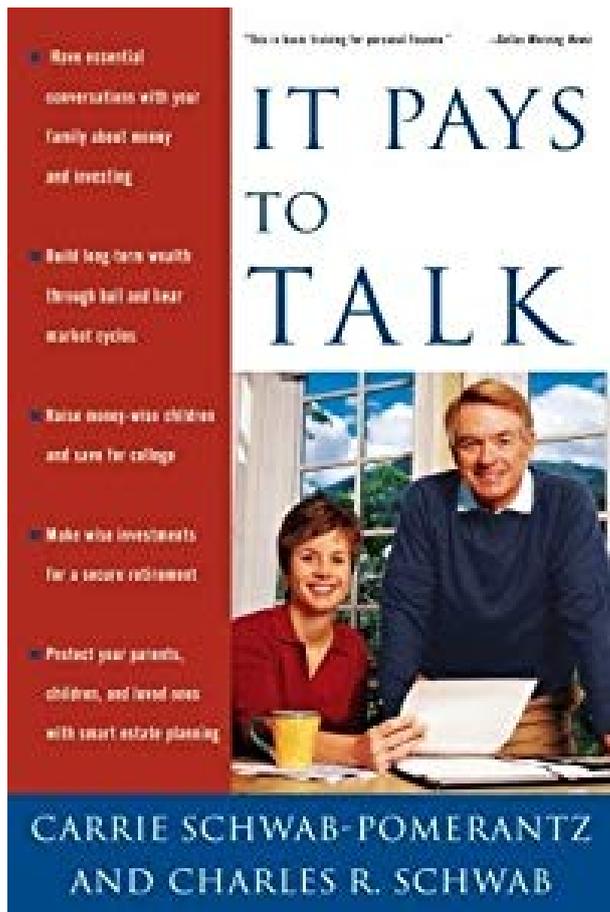
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Financial security begins with a conversation . . . And that’s why Carrie Schwab-Pomerantz has teamed up with her father, internationally respected investing pioneer and bestselling author Charles R. Schwab, to produce this excellent family financial primer. This book will help investors succeed whether the stock market is going up or down, both in the present and in the long term. Throughout the book, the authors stress the importance of having regular and effective conversations about money—with a spouse or partner, young children and teenagers, and aging parents—and offer the perfect roadmap for starting and continuing those conversations, including: • understanding the basics: stocks, bonds, and mutual funds • building wealth over time, understanding your tolerance for risk, and developing and maintaining the right investment portfolio • investing for your children’s future and for your secure retirement • estate planning for you and your older parents • preparing for life’s unexpected events “A practical book for men and women, young and old ...It’s smartly written, earnest without being preachy, and offers down-to-earth advice on how to forge productive conversations about money between spouses and partners, parents and children, and adult children and aging parents.”—Chicago Tribune “Most families don’t talk about money. Personal finance ranks with sex and

drugs as one of the least-discussed topics and one fraught with emotional baggage....

Bottom line: You have to fend for yourself when it comes to money, and the way to do that is to talk about it with parents, spouses, and children.... We all have to take care of ourselves financially. This book is a good place to start.”—USA Today