DAVE RAMSEY'S GUIDE TO INVESTING

You probably first came to know about Dave Ramsey for his message of getting and staying out of debt. But Dave gets really excited about building wealth through investing too. It's a more complicated subject, so people usually have lots of questions about how to get started, what to invest in and what to expect once they are investing. We've put together some of Dave's best investing advice in this guide. You'll learn how to build your investment strategy, what to look for in a financial advisor, which accounts are best for retirement, how to hang on to your wealth once you've got some, and much more. This is a handy tutorial for everyone—if you've never invested before, if you've been investing and want to make sure you're doing it the best way, or if you're just interested in what Dave says about building wealth.

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Seek the advice of a qualified financial advisor so you can ask questions and build a solid investment plan you can stick with.

HOW TO BUILD A SOLID INVESTMENT STRATEGY

All the great historical victories were planned. The building of the Great Wall, the invasion of Normandy, and the first mission to the moon all had plans. Shouldn't something as important as your retirement have a plan too? Following these steps will point you in the right direction.

STEP 1: ASK YOURSELF SPECIFIC QUESTIONS

How much money will you need for retirement? You need a hard number, not a ballpark figure. To get it, ask yourself the following questions:

- At what age do I want to retire?
- What type of lifestyle do I want?
- Do I want to leave an inheritance for my kids?
- How many vacations do I want to be able to take every year?
- Do I want to buy a boat, car, house, etc.?
- What will my retirement income source be (401(k), Social Security, etc.)?

Don't forget about long-term care and health insurance during your retirement. Work those costs into your plan too. Finally, ask yourself if your expectations for your retirement are in line with your saving and investing habits.

STEP 2: DIVERSIFY

When you're ready to invest, be sure to spread out your investments. *Never, ever put all your eggs into one basket.* Diversifying puts your eggs into many baskets and lowers your risk of losing them. When you diversify the right way, if one investment performs badly, another investment usually goes up in value.

STEP 3: STAY FOCUSED

Keep your eye on the financial ball. Don't let yesterday's stock market price slip spur you into changing your strategy. The stock market has fallen before, but it has always recovered and outperformed its past earnings. Stick to your guns, and *don't stray away* from your plan.

The Rule of 72 is a great way to quickly estimate how long it takes your investment to double in value.

THE RULE OF 72

Part of building your retirement strategy is identifying your investment timeline. One way to do that is with the Rule of 72.

WHAT IS THE RULE OF 72?

Divide the number 72 by the rate of return earned on an investment. The number you end up with is the approximate number of years it will take for your investment to double in value (assuming it continues to earn the same returns).

AN EXAMPLE

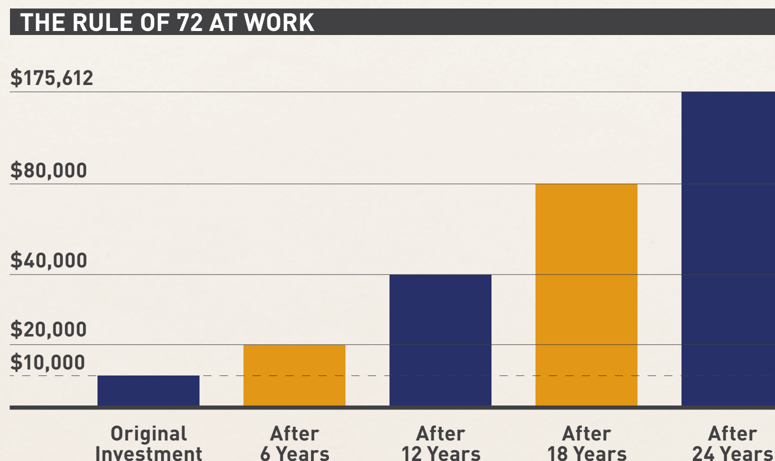
If your mutual fund earns a 12% annual return, which is the long-term average return of the stock market, your investment would double in 6 years. (72÷12=6). That's the rule of 72.

HOW IT WORKS FOR YOU

Let's say you invest $10,000 in a mutual fund that earns 12% a year and you leave that money in the fund for 24 years. Here's a rough estimate of what you would get:

We know from the example above that your investment would double after six years, going from $10,000 to $20,000. Now you're working with $20,000. So after six more years, that investment would double to $40,000. Six years after that, it would double to $80,000. Twenty-four years later, your one-time $10,000 investment would be worth roughly $160,000. (Actually, it's worth $175,612—the Rule of 72 is only an estimate.)

Pretty cool stuff, right?



HOLDING ON TO YOUR INVESTMENTS

To invest the way Dave does, you have to be ready to invest for the long term, no matter what's going on in the market. That means you have to prepare yourself for all the media coverage surrounding the stock market and the economy, because media coverage on these topics is designed to scare investors. If you're scared, you're much more likely to tune in tomorrow for the latest information, right?

But when the pundits start talking doom and gloom for the economy or the stock market or anything else, the smartest thing you can do is **hold on to your investments. Do not cash them out.**

That's what Dave has done in every recession and every stock market slide since he started investing, and he has a lot of money invested in growth stock mutual funds. But he doesn't touch those funds. **He rides the market rollercoaster to the very end**.

WHY?

People who make money in the stock market are the ones who **consistently stay in the market**. They don't withdraw their money when the stock market takes a dip. *Market timing* is trying to predict when to add or withdraw your money in the market; historically, it doesn't work.

However, staying invested ensures that your investments won't miss the market's **best performing days**. The chart below shows that if you missed just 10 of the stock market's best performing days over the past 20 years, you would have lost tens of thousands of dollars!

Hold on to your current mutual fund investments, and down the road you'll look like a genius!

The Cost of Missing the Good Days

	Growth of $10,000
Never Cash Out	$53,365
Miss 10 Best Days	$26,632
Miss 20 Best Days	$16,698

This shows what happens when you miss the 10 best days of stock market performance.

Growth of $10,000 in the S&P 500, 20 years ending June 30, 2011.

Sources: Standard & Poor's; American Century Investments

BUT DAVE, I'M ALMOST OLD ENOUGH TO RETIRE. SHOULD I CASH OUT?

Nope. It's understandable to be scared, but think this through. If you're under 59½ years old and cash out your 401(k), you're going to face penalties and pay Uncle Sam a lot of taxes!

When it's all said and done, **you could take a bigger hit on your money by cashing out than any drop in the stock market can do to it**. So, even if you want to retire, you're better off leaving your 401(k) or IRA alone.

Keep thinking long term. That's how millionaires think. Don't cash out. Trust in the market's historical ability to bounce back.

You'll have more confidence in your retirement plan if you take the time to find the right advisor.

TIPS FOR PICKING A FINANCIAL ADVISOR

We know we should stay invested through the market's ups and downs. That's how you build wealth through investing, after all. But research shows that most mutual fund investors miss out on 38% of their investments' growth because they buy and sell their mutual funds at the wrong times. That's one reason why working with a financial advisor is so important. Your advisor will keep you on track and remind you that your investments are for the long term. The right advisor will keep you confident in your retirement strategy no matter what's going on in the market.

FOLLOW THESE GUIDELINES TO FIND THE RIGHT FINANCIAL ADVISOR FOR YOU:

TALK WITH PEOPLE YOU TRUST.

Ask around. Get referrals from people you know, including friends and family, to find out if they work with a reliable advisor.

LOOK FOR CREDENTIALS AND CERTIFICATIONS.

In other words, make sure the advisor is legit. They should be properly licensed and registered with their state and national organizations.

ASK ABOUT FEES.

There's nothing wrong with paying your financial advisor. After all, making sure your investments earn money can be hard work; so they definitely earn their keep. You just need to find out whether the advisor gets paid an annual percentage of your assets (fee-based planning) or an upfront commission. **Dave prefers paying on commission because it is cheaper over time; an upfront 5% fee is less expensive than a 1.5% annual fee that lasts forever.**

FIND SOMEONE WITH EXPERIENCE.

Make sure your financial advisor has at least three to five years of solid experience. The more experience, the better. A seasoned advisor will be more equipped to deal with your unique situation.

Finally, make sure you personally like and feel comfortable with the advisor you pick. It's important that you work well together. **But remember, you maintain the authority for decisions about your money.**

Get to know your advisor. Stay involved with your investments and hire a professional you trust.

4 STEPS TO AVOID INVESTMENT FRAUD

We've talked about how important it is to work with an advisor when you're investing. It is equally important to avoid scammers and con men posing as financial advisors. Investments are the lifeblood of your financial plan—they secure your future, allowing you to retire with dignity and build wealth for your loved ones. Don't ever place these vital funds in the hands of someone you can't trust.

Take every precaution to avoid con men like Bernie Madoff, who made national news for skimming billions of dollars from his unsuspecting clients. But how do you protect yourself from becoming a victim of investment fraud?

1. **ASK QUESTIONS.**
   An honest financial advisor with the heart of a teacher will be upfront with you. A scammer will dodge your questions or offer vague and unsatisfactory answers. It's your money, so don't be afraid to be inquisitive.
2. **STAY INVOLVED.**
   Keep an eye on your investments. Now, this doesn't mean checking them every day. But open your mail and follow up with your investment professional. The more disengaged you are from your money, the more likely you are to fall victim to fraud.
3. **HIRE AN ADVISOR YOU CAN TRUST.**
   You want an investment professional with the heart of a teacher. If he isn't willing to answer your questions—or explain things in simple terms—then fire him and move on to someone else. Don't trust someone who doesn't have time for you.
4. **MAKE SURE THE MONEY YOU INVEST IS PAID TO THE MUTUAL FUND COMPANY, NOT YOUR ADVISOR.**
   There is never a reason you should make a check payable to your advisor. Bernie Madoff wore both hats in his clients' transactions, as advisor and manager of his mutual fund company. That is a big reason why he was able to get away with so much. You should be able to access your account and statements directly and not have to rely on your advisor to get them. Also, you should be able to withdraw any investment and receive it in a week's time.

If you'll take a few precautions before you invest, you can significantly reduce the likelihood of becoming a fraud victim. You work too hard for your money to allow some lazy and corrupt investment advisor to steal from your retirement.

Be diligent. Find someone you can trust. Then let your money work for you.

When your company gives you free money, take it!

3 REASONS TO USE AN EMPLOYER-SPONSORED RETIREMENT PLAN

When you're ready to start investing for retirement, Dave recommends you start with your employer-sponsored retirement plan, which is a 401(k) for most businesses. It's a great way to kick off your retirement strategy for three great reasons:

1. HELP FROM UNCLE SAM

The main advantage is the **tax break** you get. The contributions to your retirement fund are taken from your pay before taxes. That means less of your take-home pay goes to income taxes. Look at the example in the table below.

If you make $2,000 per month and put $0 a month into your fund, you pay $300 in taxes and pocket $1,700. But if you save $200 in your fund, you only pay taxes on $1,800. That means you only pay $270 in taxes. Even though you put $200 into your fund, your take-home pay is only $170 less than before you contributed.

Monthly Pay	Plan Contribution Amount	Taxable Pay	Taxes	Take-Home Pay
$2,000	$0	$2,000	$300	$1,700
$2,000	$200	$1,800	$270	$1,530

2. FREE MONEY

Many companies match the amount you invest in your retirement plan up to a certain percentage. For example, if your monthly income is $2,000 and you set aside 3% of it into your 401(k), you have saved $60 into your retirement fund for that month. If your company matches up to 3%, they put an extra $60 into your 401(k). That's **a 100% guaranteed rate of return, double your monthly investment** from $60 to $120! If you're not contributing to your company's retirement plan, you're basically refusing free money!

3. SAVING IS EASY AND AUTOMATIC

Many employer-sponsored plans automate your savings. That means by the time you get your check, the amount you selected to save (3%, $200, etc.) has already been taken out. This **keeps you from being tempted** to spend that money on living expenses. You'll be surprised at how quickly you'll learn to live without that extra income.

Employer-sponsored plans are great tools to help you build wealth. However, to get the best results, you need to **complete Baby Steps 1–3 first**. The quicker you get out of debt and build up a fully funded emergency fund *before* you invest, the more momentum you'll have both now and in the future.

Whether you invest in a pre-tax or after-tax account is based on your individual situation.

ROTH VS. TRADITIONAL: WHICH IS BETTER?

Not all 401(k)s are created equal. There are several options available both through your employer and through accounts you manage on your own. Knowing the difference can be confusing. The Traditional 401(k), Traditional IRA, Roth 401(k), Roth IRA—there is a lot of intimidating investing jargon with strange letters and numbers. But it's not that complicated.

A Traditional 401(k) and Traditional IRA are pre-tax investment tools. In other words, you invest your money ***before*** taxes are taken out. You pay your taxes when you withdraw the money at retirement.

A Roth 401(k) and Roth IRA are after-tax investment tools. You invest your money ***after*** taxes are taken out. When you withdraw your money at retirement, you don't pay any taxes. Essentially, you pay taxes today but escape them in the future.

SO WHICH ONE WORKS FOR YOU?

No matter what your income is, you should always first take advantage of any 401(k) match your employer offers. That's free money after all! But if your employer doesn't offer a match, then start with an IRA.

Now you need to take income and taxes into consideration: Say that you're single, fresh out of college, and making an entry-level salary. As you get older, your salary will increase, right? You're going to get some raises between the age of 25 and 65.

As your income increases, you'll eventually go into a higher tax bracket. So in that case, it's best to do a Roth and pay taxes now while you're in a lower tax bracket. If you wait to pay taxes in the future like you would with a Traditional 401(k) or Traditional IRA, you'll pay a lot more to Uncle Sam.

On the other hand, if you're middle-aged and don't foresee a significant increase in salary before retirement, a Traditional 401(k) or Traditional IRA might be the best choice. Why? Because you're in a higher tax bracket now, and it's likely you will slip into a lower tax bracket as you approach retirement age and eventually begin withdrawing funds from your 401(k) or IRA.

A tax professional can help you decide which route to take based on your current and future needs. Get your tax pro's advice before you make your final decision.

In all, you should invest no less than 15% of your income in these tax-advantaged accounts. But don't start investing (Baby Step 4) until you're debt-free and have a 3–6 month emergency fund in place.

Roll your money from an old employer's retirement fund into an IRA.

YOU CAN LEAVE YOUR JOB, BUT DON'T LEAVE YOUR MONEY

The great thing about employer-sponsored retirement plans is the money in them is yours to keep even if you leave the company. But leaving your money with your old company's 401(k) is a bad idea. Why? It's all about having options and *controlling your own money.*

If you leave your retirement fund with your old company, you are only allowed to invest in the few funds, usually 10 to 15, associated with that company's plan. Also, you have to deal with their HR department and jump through hoops to get access to your money. Do you seriously want people that you'll never see controlling your money? No way!

WHY AN IRA?

Rolling your money over into an IRA gives you the options and control that your old company's retirement fund can't provide. It also gives you the option to invest your money in thousands of funds, not just 10 or 15.

Also, by rolling over your money, it's totally under your control. You can watch what's going on. Are the mutual funds you picked not giving you the returns you want? You can always move your money to another fund or even another advisor. You can't do that if you leave your money in your old company's plan.

IMPORTANT! ROLL OVER YOUR MONEY WITH A DIRECT TRANSFER

Want to keep all your money? Then you must do a direct transfer. A direct transfer is when one financial institution sends your money directly to another financial institution without you touching the money.

Don't opt for a check and take your money home with you. If you do, you'll find that Uncle Sam withheld 20% of your money for taxes! So if you've got $100,000 in a retirement fund, but you took the money home instead of doing a direct transfer, you'll only get $80,000. You just gave Uncle Sam $20,000 of your hard-earned cash, and while it's possible to get it back, it's a major pain.

And, if you don't complete your rollover within a certain time frame, that check is considered an early withdrawal, and you could get hit with an additional 10% penalty.

Doing a direct transfer moves your money from your 401(k) to a personal, Traditional IRA without triggering a taxable event. In other words, all of the money moves from one account to another. Once the transfer is complete, you can convert the Traditional IRA to a Roth IRA if you qualify. The conversion is a taxable event, so you should consult your advisor to find out how it will affect your tax bill.

Three key stats separate the good mutual funds from the not-so-good.

HOW TO PICK A GOOD FUND

Now that you know how to get started investing, it's time you learned what to invest in. Dave recommends mutual funds and invests in them personally. But before you invest in a mutual fund, you need to do a little research. Don't simply pick a fund because your investment advisor recommended it.

Dave highly recommends using the services of an investment professional. You've worked your butt off for your money, and you need a trustworthy advisor with the heart of a teacher to guide you through investing. **But you have a responsibility to stay informed and involved in this whole investing process.**

Before you place your hard-earned cash in a fund, consider these three basic things:

PAST PERFORMANCE

A fund's track record is its most important asset. Examine how the fund has performed over the last five years, at the very least. Don't bother with baby funds that have only been around for a couple of years. While they might have a high return, these young funds have an unproven track record. You can find plenty of funds with a five-year track record of 12% or more. Dig a little further, and you'll find old funds that have been winning for 10 to 25 years and longer.

FUND MANAGER

This is the individual or team responsible for the fund's performance. They decide how the fund's money—the money you put into the mutual fund—is invested. You want a fund manager who's been managing the fund for years. Usually, the longer the manager's tenure, the more stable the fund.

COST OF INVESTING

As with everything, consider the cost. This includes the management fees, upfront fees and redemption fees associated with a mutual fund. Also, be aware of the minimum amount needed to open an account, which can vary from zero to thousands of dollars.

If you're a late starter, then you must get started now!

RETIREMENT TIPS FOR LATE STARTERS

If you're worried that all this investment advice is being wasted on you because you think it's too late for you to build wealth for retirement, stop worrying and get going. You too can retire with dignity. Here are three tips to help you.

DELAY RETIREMENT FOR TWO MORE YEARS.

The more you work, the more you save. According to the Center for Retirement Research at Boston College, most people who work two extra years after qualifying for retirement can lower the amount of savings they need by about 25%. Plus, the extra income will be an added bonus!

GET SERIOUS ABOUT INVESTING.

Don't give up. It's time to put all you can toward your retirement. Even if you're 40 or 50 and don't have a retirement account, it's never too late to start. If you are 40 and save just $2,000 a year in a 12% mutual fund, you will have nearly $334,000 by age 65—or more than $425,000 if you wait until 67 to retire! While you won't have the most luxurious retirement, you can draw a decent yearly income—about $34,000 if you account for 4% inflation—from the interest by leaving that money alone.

STAY OUT OF DEBT!

Think of all the extra money you could be putting toward retirement if you didn't have those car payments, student loans and ridiculous credit cards! The average car payment is $464 a month. You could be using that $464 to build wealth for the future rather than putting it toward a vehicle that declines in worth every day. If you're not "gazelle intense" about paying off your debt, now is the time to get started.

As you build wealth, you'll need to change your insurance coverage to protect your assets.

HOW TO KEEP YOUR HARD-EARNED INVESTMENTS FROM BEING WIPED OUT

With your retirement plan in place, you'll eventually start building significant wealth, and you'll need to take additional steps to protect it. Fortunately, there is a simple solution.

What if you were responsible for an automobile accident that involved several vehicles with multiple passengers? Your auto insurance liability coverage would pay up to its limit, which tops out around $500,000. But the medical bills in an accident like this could go into the millions of dollars.

You'll likely be sued for the difference. Your investments and savings, your home and any inheritance you could receive are up for grabs. Your wages could even be garnished for the next 10 years! And, win or lose, you'll be responsible for your legal fees, and while that may not wipe you out completely, it will severely dent the assets you've worked hard to build.

This is just one example of how a simple accident could destroy you financially. In America, you can be sued by anyone for any reason, and if you've built up any assets at all, you're a target. It's not enough to just have homeowner's or auto insurance coverage. Smart investors take things a step further.

COVERAGE THAT PROTECTS YOUR WEALTH

By the time you have a net worth of $500,000, you need to add liability umbrella insurance coverage. Most homeowner's and auto insurance policies have a liability limit, which means if someone were hurt in your home or in an auto accident that was your fault, the insurance company would cover you up to the limit—$500,000 in our example above.

An umbrella policy adds liability coverage to your existing homeowner's and auto policies and covers you beyond the $500,000 limit—giving you added protection in case you're sued or the other party's medical bills exceed the limit of your policy's coverage. A $1 million umbrella policy is a great value—usually less than $300 per year—and it will extend your liability coverage from $500,000 to $1.5 million. It protects the wealth you've built and enables you to keep on building it.

Without long-term care insurance, your retirement account can be cleaned out in a matter of a few years!

PROTECT YOUR RETIREMENT ACCOUNT

The exploding costs of assisted living, nursing homes and other long-term care needs can empty your bank account at blazing speeds. And even though no one wants to think about having to place themselves or a loved one in a long-term care facility, it's a harsh reality many of us have to face every year. According to the American Association of Homes and Services for the Aging, 69% of people will need some form of long-term care after age 65.

THE BIG PROBLEM

Most health and disability insurance won't pay for long-term care. So, people who have not planned ahead for these situations have to use their retirement money to cover the costs. And the costs are expensive. Long-term care can cost up to $300,000 and more over the course of just a few years.

Medicaid will only cover those who qualify, so that's not an option for most people. And don't make the criminal mistake of moving assets out of a parent's name to qualify for Medicaid. That's fraud—a federal crime—and the government will prosecute.

HOW TO PROTECT YOURSELF

Thankfully, there are plenty of relatively inexpensive insurance options that can protect you and your retirement account.

Long-term care insurance covers bills for nursing homes and at-home nursing care for those unable to care for themselves, which can include people suffering from Alzheimer's disease and much more.

Again, without insurance, you can significantly deplete—if not clean out—your retirement income. Costs are based on many variables including your health, the age at which you buy the coverage, even where you live. So it's a good idea to talk to a long-term care insurance agent to find out what to expect.

WHEN TO BEGIN

When you turn 60, the probability of having to stay in a nursing home increases dramatically. On your 60th birthday, buy long-term care insurance immediately! Again, buy it only when you turn 60. If your parents can't afford long-term care insurance but you can afford the payments, then buy it for them.

Don't dump a fund just because it's been underperforming over a short period. Be patient.

WHEN SHOULD YOU DROP A MUTUAL FUND?

As you continue to invest, you'll have many decisions to make. One of those is deciding when you should dump an underperforming fund.

First, remember that **investing is all about the long term**. If you can't afford to let this money sit at least five years, then you're not ready to invest.

When one of your funds has a bad quarter, don't freak out and immediately find another fund to replace it. But, **if a mutual fund has consistently performed poorly**, then it's time to consider a switch. Here's how to make the decision about whether or not to drop a fund.

1. **ASK FOR THE ADVICE OF YOUR INVESTMENT ADVISOR.**
   A good advisor will help you decide whether to keep the fund or look for something new. That's what you're paying him for! But don't let the advisor make the decision for you. Stay involved in the process. A good advisor will also help you with the next two steps.
2. **COMPARE THE FUND'S TRACK RECORD WITH SIMILAR FUNDS.**
   For instance, assume you own a growth stock mutual fund that's lost 12% over the last year. The first thing you should do is compare your fund to other growth stock mutual funds. Are the other growth stock funds performing poorly? If so, that just means the funds, in general, are performing badly in the market. Hold on to your fund because it should increase in value again.
3. **DETERMINE HOW LONG THE FUND HAS BEEN UNDERPERFORMING.**
   If a mutual fund has been struggling for a long period of time, then talk to your trusted investment advisor. There's no right answer on when to dump a fund. But if your fund has performed well in comparison to similar funds over a two-decade period, give it at least two or three years to catch back up.

Remember, it usually costs money to change funds. So get with your advisor and do your research before dumping your fund.

Building wealth isn't about watching your bank account grow. It's about using your wealth to bless others.

ARE YOU GIVING YOUR MONEY AWAY?

FIND OUT THE REAL REASON TO GET OUT OF DEBT AND INVEST

This guide was designed to motivate you to create your investing goals and stick to them. We've talked about what types of investment accounts to use, how to choose a good mutual fund, and how to prepare for the unexpected in retirement.

But those things, as important as they are, are not the reason you get out of debt, save money, and invest for the future. And you certainly don't build wealth just to see your bank accounts grow.

INVEST IN TRUE HAPPINESS

Building wealth is all about giving! And while Americans are number-one in the world for charitable giving, statistics show that the more money someone makes, the less they give as a percentage of their income. In fact, people who earn less than $20,000 a year are twice as charitable as those who earn $100,000 a year.

Oddly enough, those higher income earners said they didn't give more because they couldn't afford it. Those folks have fallen for the false idea that in order to have money, they have to hold on to it with a clenched fist, and they're missing out on the blessings that generosity can bring to their lives.

You probably know from your own experience how it feels to meet a need in someone's life, either with your time, your possessions or your money. We are happiest and most fulfilled when we're serving and giving. We're designed that way.

Because Dave's money principles are biblically based, he has always recommended tithing—regularly giving to your church—as the first step to giving. Once giving becomes a habit, you'll see that it makes you less selfish. You'll look for more opportunities to give as you have more money to give.

And, while there is no guarantee that you'll have more money just because you give money away, you will end up with more—sometimes in your pocket and sometimes in your heart. But there will always be more when you handle money God's way!

If you haven't experienced the Financial Peace that comes from giving, give it a try. Leave $100 for your server one evening, or find five single moms and give them each $500. Take an even bigger leap and give someone $10,000 to go back to school or fulfill their dream of adopting a child. You'll see what a difference it makes in the way you view money.

CONCLUSION

We know how confusing and intimidating financial jargon can be, so our goal for this guide was to keep things simple and cover the basics you need to build a good foundation for your investing goals. Dave recommends you get the advice of an investing professional before you start investing. An advisor can answer your questions and give you more in-depth explanations. He or she has the time to research and recommend good mutual funds and show you how to keep your accounts on track. As comfortable as Dave is talking about investing, he still gets the advice of a pro for his portfolio.

GET EXPERT ADVICE

Dave's investing Endorsed Local Providers are experts in your area who agree with Dave's investing philosophy and will give you the same great advice Dave would.

Click here to find your investing ELP today!

WHO DOES DAVE RECOMMEND?

FIND THE ONLY INVESTING ADVISOR IN YOUR CITY THAT DAVE TRUSTS.

Dave Ramsey's
Endorsed
Local Providers