



in association with

5 December 2019

The latest Financial Literature from Schwab, Fidelity and similar sources.

Dear Reader,

The Home Ownership section has two articles that should of interest and help to many owners.

Should any links not work properly, copy the article title into Google, and a working link should appear in the results.

While you are reviewing the Bibliography below, think about friends and family. Do not hesitate to pass on this list or the individual citations to others.

6 money myths debunked

These myths could be hazardous to your financial health. Get the truth behind

MILESTONES

3 hacks I use to save money on travel

The Motley Fool | 4 min read

Setting money aside in your personal budget is great, but sometimes it takes a little more strategy. Here are 3 smart ways to help make traveling more affordable.

PERSONAL FINANCE

Reasons to use a digital wallet

Paying with a wave of your phone can be more secure than a physical card. Ready to try it on Black Friday?

Experiencing a major life event?

From aging and caregiving to finding a new job or home, our tips can help you successfully navigate life's twists and turns.

WEALTH MANAGEMENT

How to tackle family health events

Help mobilize your family after a major health crisis by answering these 5 questions.

Your corporate administrative centre in Israel:

The Israel Resource Network Ltd. ♦ ++(972-2) 622 3065 ♦ רשת משאבי ישראל בע"מ

www.FRNisrael.com

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Budgeting, Saving. Money Management

MONEY HACKS

[Why an emergency fund should be a top financial priority](#)

The Motley Fool | 3 min read

Emergency savings funds are a top financial priority for any personal finance strategy. Learn how to financially plan to start generating and growing an emergency fund.

As financial counselors this is a common area where we can be of help. For the beginner in Israel, we have a free handout for getting started, to do it on your own.

[Is your money working for you?](#)

Value is key. Know what you pay for and what you get from your financial firm.

There is no reason why astute savers and investors can not get over 25 annually on money that is taking hardly any risk and without brokerage fees.

EDITOR'S PICKS

[Don't take benefits for granted](#)

Fidelity | 4 min read

Especially for young professionals, health insurance is the benefit we often take for granted, but we shouldn't!

Equally important to get professional help for those changing jobs or at the end of their careers. Contact the office for leads to get the help you need.

MILESTONES

[Having a baby](#)

Fidelity | 1 min read

Bringing a baby into the world means change all around. Learn about the financial ones here.

Employment Related

MOST SHARED

[5 tips for new grads](#)

Fidelity | 2 min read

For new grads this spring, finding helpful tips to help you get started on building your career path may be tricky. Read here for more career tips and information.

Home Ownership & Real Estate

EDITOR'S PICKS

[You're supposed to spend less than 30% of your income on housing. We asked 8 women to see if they do.](#)

Purewow | 2 min read

How much house can I afford? This common question is asked by many first time homebuyers and renters; luckily the 30% Rule can help.

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PERSONAL FINANCE

Should you prepay your mortgage?

Paying off debt early may not make financial sense for everyone. Find out if it makes sense for you.

Investment & Savings related

What's really behind gold's rise

Why falling real interest rates are behind gold's rise and how currency could affect the outlook.

3 keys to retirement income

Build income plans with guaranteed income,* growth potential, and flexibility in mind.

We can introduce you to several advisors specializing in income investing.

Employee stock plan mistakes to avoid

Avoid these common mistakes to help maximize your stock option benefits.

MOST SHARED

What is an ETF?

Fidelity | 1 min read

Investing can be a great way to grow your money. This video series covers the basics to help you get started.

Come to one of our periodic lectures discussing how ETFs and several other developments are key to 21st century Investing..

Retirement related, Estate planning

Countdown to your retirement

5 key questions to ask yourself—and answer—about 5 years before retirement.

Important to get professional help as early in life as possible, to avoid costly mistakes. Contact the office for leads to get the help you need, or for a free retirement counseling session.

Understanding Medicare

Separate facts from fiction with this series of short video segments that can help you get more out of Medicare.

Don't forget to take RMDs by year end

To avoid tax penalties, be sure to meet the December 31 deadline.

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RETIREMENT

Start saving now with a Roth IRA

A Roth IRA can help you save for the future—with some flexibility.

RETIREMENT

How to pick a Medicare Part D plan

Get tips to help you select a prescription drug plan—and learn what to avoid.

Taxes

Year-round tax tips

Ernst & Young and Fidelity discuss 3 year-round tax planning strategies you may want to consider.

We maintain a list of local and international tax experts to help you get the most appropriate advice.

PERSONAL FINANCE

5 tax-loss harvesting considerations

Investment losses could help offset gains and income—and help lower taxes.

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This email is solely to provide informational and educational material from reliable sources.

Any Investing involves costs and risk, including the risk of loss.

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