



# The Index Card: Why Personal Finance Doesn't Have to Be Complicated

Helaine Olen, Harold Pollack

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"THE MOST NOTABLE PERSONAL FINANCE WRITING OF 2013 . . . WAS A HANDWRITTEN  $4 \times 6$  INDEX CARD." —MINNEAPOLIS STAR TRIBUNE

TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse.

They're wrong.

When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4" x 6" card, scribbled down a list of rules, and posted a picture of the card online. The post went viral.

Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.



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