



Finance for Academics: A Guide to Investment for Income (SpringerBriefs in Finance)

Ronald A. Francisco

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The purpose of this book is to provide a hands-on guide to finance and investment for academics with an objective of providing strategies to maximize income, minimize fees, and legally minimize taxes. There are many risks in finance and investment such as stock market crashes, inflation, corruption, fees and interest rates. This book stresses that stocks and bonds are the mainstay of most investors. Dividend-growth stocks mitigate the risk of inflation. In addition, they cost nothing once they are purchased, unlike mutual funds that have constant fees. The author explains how to find dividend-growth stocks whose payout increase exceeds inflation and how to compound quarterly in order to make projections for future growth in the number of shares or in the value of the capital itself. The author, in addition, discusses the value of bond funds and master-limited partnerships for an investment portfolio. Retirement income is a major concern for senior academics and the median level of retirement savings for those 55 to 64 is only \$145,000, which is insufficient. The author stresses the need to mix dividend-growth stocks and closed-end bond funds to fund retirement

as well as explains Roth IRAs, 401(k)s and other such tax-free forms of retirement financing. Finally, the book examines financial risks and shows how to mitigate them to the extent possible. This book is a must-have for any professor or academic approaching retirement age or looking to secure their future income.?

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