Here are some links for some light reading this weekend. If you’re not interested and think wtf, why did he send me these, feel free to delete, my feelings won’t get hurt.

This link is to a blogger that typically does real estate investing stuff, but she did a great article explaining 401k’s index funds, mutual funds and DIY investing. I’d start here and then continue on so you don’t get scared off by the terminology of the other sites. Even though they may lay it out fairly well, it can still seem intimidating and you suffer brain shutdown early on. I was pretty overwhelmed by all this stuff when I first started digging into it as well, so it’s only natural to feel that way.

<http://affordanything.com/2016/01/19/how-to-start-investing-in-stocks/>

Here are some links explaining index funds better and the theory behind them. Also, some versions that Vanguard offers. They have super low fee index funds and it is one of the better ways to start DIY investing. The Investopedia is a great place to look for beginning questions on investing too. They have lots of links about stuff they mention inside their articles as well. So you can go down the rabbit as deep or shallow as you want to keep answering questions that may come up as you read.

<http://www.investopedia.com/university/indexes/index8.asp>

<http://www.investopedia.com/terms/i/indexfund.asp>

<https://investor.vanguard.com/mutual-funds/index-funds>

Another link(s) explaining the popular “couch potato” investing strategy which is a mix of stocks (index funds or similar) and bonds (or even better - bond index funds). The idea is you don’t have to think about it except 15-20 minutes a year when you check that it’s all still in the same mix/ratio you want.

<http://www.moneysense.ca/save/investing/couch-potato-portfolio-introduction/>

<http://www.investopedia.com/articles/mutualfund/03/043003.asp>

These links describe other “lazy” portfolio strategies – for the first link to asset builder, click on the arrows to scroll right and left just below the graphic. It starts on the “6 ways to Sunday” portfolio, but scroll to the far right using the arrows to see the couch potato mix. Blow that graph it shows actual fund names you can invest in and performance summaries.

<https://assetbuilder.com/lazy-portfolios>

This link is to a forum that can answer ANYTHING you want to know about investing. It can seem intimidating but the people on here love educating newbies and demystifying all there is to know about investing and personal finance. This forum was started in honor of the founder of Vanguard Jack Bogle – hence, bogleheads.

This link gives you names of actual funds you can choose for your portfolios, some are even available on our investment choices.

<https://www.bogleheads.org/wiki/Lazy_portfolios>

Here’s another one, but it’s a bit more clunky… The link starts you on page 3 but you can click “View all” below the article and see the whole story.

<http://investorplace.com/2014/09/3-fund-lazy-portfolio-vanguard-index-funds/2/#.VyKBj9L2ZaQ>

I also thought about suggesting something like this to help with savings. Regardless of what you’re saving for, or even if it’s debt payoff, I’ve heard that making some kind of chart or art could help out your positivity level seeing progress made. This blogger used flowers, but I’ve seen other people print out pictures of circles or other things like is shown in the second blog link… That way as you hit milestones or even small goals, you keep filling in the pictures and see your progress in a different light.

<http://www.montanamoneyadventures.com/smart-goals-with-savings-art/>

This link has free charts and printables at the bottom of their post, but you can google debt art and find stuff to print out and make it your own. I’m sure Instagram, pinterest or similar would also have debt art if you searched it.

<http://howdoimoney.com/debt-art/>

Anyway, I thought it could be helpful for tracking savings/debt payoff if you’re into more of a visual reward type system. ☺

Finally, this blog link walks you through what you need to do to set up an investment account (or what funds you could tweak your current 401k with) and alternatives to index funds, and lazy portfolio type investing.

<http://twocents.lifehacker.com/how-to-build-an-easy-beginner-set-and-forget-investm-1686878594>

I totally forgot about target date funds where you say, I want to retire (have this money available) by 2030 or 2025, or 2045 (god forbid…) and bam! It does the work in the background for you. They explain it way better than I do, but that’s the mechanics of it.

<http://www.investopedia.com/articles/personal-finance/053014/introduction-target-date-funds.asp?ad=dirN&qo=investopediaSiteSearch&qsrc=0&o=40186>

<http://www.investopedia.com/articles/retirement/07/life_cycle.asp?ad=dirN&qo=investopediaSiteSearch&qsrc=0&o=40186>

<http://www.investopedia.com/articles/investing/011816/targetdate-funds-vs-riskbased-funds.asp?ad=dirN&qo=investopediaSiteSearch&qsrc=0&o=40186>

Here’s a blog from a personal finance guru that lays out all the links to posts he’s written about everything we’ve been talking about and more. They’re laid out mostly sequentially, but feel free to click around and read the ones that you’re interested in. Don’t feel like you have to read them all. Ugh… Also, at the bottom of his list is some links to good tools like personal capital, betterment, and more.

<http://jlcollinsnh.com/stock-series/>

Also, this forum site just got started a month or so ago, so it might not seem as intimidating as the boglehead forum. Still a great group of people commenting on here and giving advice, so it’s also worth checking out or posting your own question – like asking about international stocks.

<http://forums.rockstarfinance.com/>

They also have an “introduce yourself” sort of feature, so you can check out other blogs or whatnot and see if any resonate with you to read about. :) Not that you have to introduce yourself, it’s for bloggers so other people know whether or not they want to read their blog.

The bogleheads forum link is here.

<https://www.bogleheads.org/forum/index.php>

Another take on the 3 fund portolio

<https://www.bogleheads.org/forum/viewtopic.php?f=10&t=88005>

When you’ve gotten into the details and want more analysis, here’s the place to go. Everything you’d want to know about withdrawal rates, asset allocations, and more all laid out in number fashion. Don’t read this unless you’re comfortable diving into numbers though, but they do a great job explaining all of that in their posts.

<https://earlyretirementnow.com/start-here/>

Enjoy!