



# Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School

By Andrew Hallam

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## Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School By Andrew Hallam

**The incredible story of how a schoolteacher built a million-dollar portfolio, and how you can too** Most people wouldn't expect a schoolteacher to amass a million-dollar investment account. But Andrew Hallam did so, long before the typical retirement age. And now, with *Millionaire Teacher*, he wants to show you how to follow in his footsteps. With lively humor and the simple clarity you'd expect from a gifted educator, Hallam demonstrates how average people can build wealth in the stock market by shunning the investment products peddled by most financial advisors and avoiding the get-rich-quicker products concocted by an ever widening, self-serving industry.

Using low cost index funds, coupled with a philosophy in line with the one that made Warren Buffett a multi-billionaire, Hallam guides readers to understand how the stock and bond markets really work, arming you with a psychological advantage when markets fall.

- Shows why young investors should hope for stock market crashes if they want to get rich
- Explains how you can spend just 60 minutes a year on your investments, never open a financial paper, avoid investment news, and still leave most professional investors in the dust
- Promotes a unique new investment methodology that combines low cost index funds and a Warren Buffett-esque investment philosophy

*Millionaire Teacher* explains how anyone can learn the ABCs of personal finance and strengthen their financial position.

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### **Editorial Review**

Amazon.com Review

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#### **Q&A with Author Andrew Hallam**



Author Andrew Hallam

**You've published personal finance articles for years. But this is your first book. Why do you think so many of the world's most respected personal finance authors have embraced your book so enthusiastically?**

I think my book has a couple of differences to most personal finance books. First, it's very easy to understand—even for someone who knows nothing about finances. Second, it's real: I followed this advice myself, building a million dollar portfolio on a modest salary, at a relatively young age. My book doesn't just espouse financial theory, but it shows how I utilized that theory in real life.

And I chuckled while writing it, so readers get a chance to see my quirky sense of humor.

To be honest, many of the great endorsements I received came from my financial heroes---people who literally changed my life at a very young age, by teaching me (through their writing) the sound financial concepts that don't get taught in schools. My book espouses very similar, common sense messages about living below your means, investing effectively in low cost index funds, and thinking correctly about stock market swings (young people, for instance, should rejoice when the stock markets fall).

**Why should anyone rejoice when stock markets fall?**

Anyone with a job (who intends to keep working for a number of years) should prefer stagnating or falling stock markets. Foundations for great wealth are never established by purchasing stock market investments that are rising in value. Instead, we lay foundations for huge wealth when we enthusiastically buy assets that are cheap. For instance, the stock markets in the U.S. jumped up and down from 1965 to 1982 (17 years) without going anywhere. Most people, during this 17 year period, were growing distrustful of the stock market because they hadn't made any money. But for patient investors who regularly invested during those 17 years, they were seriously rewarded when the markets erupted nearly 1,700 percent in the following 18 year period. All of those stock market assets they previously bought, at low prices, rose significantly during the next 18 year period (from 1982-2000). People who didn't start buying until the stock market started getting more expensive, voluntarily gave up significant, future riches.

**The stock markets haven't made much headway in the past decade. Does that mean this is a good time**

## to invest?

It seems counter-intuitive, but yes. And when the stock markets are volatile, or not moving much, the media is always suggesting that stocks are a bad investment—and that you should seek financial safety elsewhere. For 200 years, the same story has played out over and over again. The general population is always afraid of the stock market when it's most attractive, and they love investing when it gets more and more expensive to do so.

I'm currently preparing to teach a personal finance class to high school kids. And I'm going to show them a huge, long-term stock market chart, spanning the past 200 years. Then I'll ask them: "Show me what would have been the best 15 year historical time periods to plough money into the stock markets, on a monthly basis." Simply by asking them questions (and not giving them the answers) they'll quickly see, without me telling them, that the best times to regularly add money to the markets have always been when markets were stagnant or falling. And coincidentally, media headlines have always been scariest during those times as well! To maximize wealth, my students—and readers of my book---will need to think long term, not short term. And they'll learn to ignore the media.

## Your book is a withering critique of the financial service industry. Why is that?

I definitely join the chorus of investment academics who believe that the investment business is (mostly) a giant scam, filled with empty promises and high fees, which hurt the average investor's returns. The big picture is pretty shocking. Take this example: If you had put \$10,000 in the AVERAGE global stock, in 1981, and held it until today, with all reinvested dividends, it would be worth nearly \$200,000 by 2011. I'm not talking about buying Microsoft or Apple shares, I'm talking about the average stock. But if you ask people who were investing 30 years ago, how many of them turned \$10,000 into \$200,000, you probably wouldn't find anyone who had. Most investors deal with brokers and financial advisors who skim money off the top, in fees that may appear small---but aren't. And people also become victims to the silly decisions that many brokers and advisors make.

You can find advisors without a conflict of interest (which my book shows) but you can also easily invest your own money. Warren Buffett suggests that, as an aggregate, financial advisors don't tend to add value. And I agree with him.

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## Review

*"...if you are looking for the first, and possibly only, book to read if you want to figure out how to finance the rest of your life, you can read Andrew Hallam's 'The Millionaire Teacher.'"* -- **Scott Burns**

*"'Millionaire Teacher' is a an inspiring must-read."* -- **Canadian Business**

*"It's that kind of experience and wisdom that makes 'Millionaire Teacher' such an outstanding book. It's easy to find excellent books about investing, but it's rare to read an author who so clearly understands how people think and act in their financial lives."* -- **canadiancouchpotato.com**

*"The book itself focuses on nine rules of wealth that people should have learned in school... These rules nicely distill what has been said in many of the better personal finance books out there: particularly those that cover indexing and the futility of high-cost actively managed investment approaches."* -- **Financial Post**

*"I would recommend Hallam's book as a great investment guide for the investor that wants to be more engaged with their portfolio."* -- **Jim Yih, retirehappyblog.ca**

*"Written simply, the book is suitable even for those who have little knowledge of finances."* -- **Personal Money**

*"If you want to make sure that your money is invested wisely, then this is the book for you."* -- **turnonepoundintoamillion.com**

*"...quirky, upbeat and above all interesting...a book for anyone."* -- **blog.iii.co.uk**

*"This book is engaging and easy to read."* -- **retireby40.org**

From the Inside Flap

As a high school teacher Andrew Hallam is aware of what kind of personal finance education you probably received in school. While you were memorizing the names of dead presidents, battling with trigonometry and laboring over a periodic table of elements, you were probably getting short-changed on the basics of money.

So he wants to make it up to you: with *Millionaire Teacher-Nine Rules of Wealth You Should Have Learned in School*.

This isn't a get-rich quick scheme. It is, however, the same time-tested, evidence-based plan that allowed Mr. Hallam to become a millionaire on a teacher's salary.

Journey with him to explore what most wealthy people already know: if you spend your money responsibly, you can eventually grow rich.

Let him guide you to evidence-based investment strategies of index funds, and laugh when you learn how to whip the pants off most finance professionals, while spending just an hour and a half each year on your investments.

Best of all, learn to defend yourself against the self-serving army of financial planners that aim to pad their own bank accounts, at your expense.

The nine rules of wealth weren't part of your school curriculum. But it's not too late to learn them. Take this final class with an entertaining teacher who has already walked the walk. You deserve it.

## **Users Review**

**From reader reviews:**

**Celia Redmond:**

Do you have favorite book? If you have, what is your favorite's book? Book is very important thing for us to learn everything in the world. Each e-book has different aim or maybe goal; it means that reserve has different type. Some people experience enjoy to spend their time and energy to read a book. These are reading whatever they take because their hobby will be reading a book. Why not the person who don't like reading through a book? Sometime, individual feel need book after they found difficult problem or exercise. Well, probably you will want this *Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School*.

**Natalie White:**

In this 21st one hundred year, people become competitive in every single way. By being competitive currently, people have to do something to make all of them survive, being in the middle of often the crowded place and notice by surrounding. One thing that at times many people have underestimated it for a while is reading. That's why, by reading a reserve your ability to survive increase then having chance to endure than other is high. For you personally who want to start reading the book, we give you this particular Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School book as beginner and daily reading book. Why, because this book is greater than just a book.

**Daniel Kirk:**

As people who live in the modest era should be up-date about what going on or information even knowledge to make these individuals keep up with the era that is always change and move forward. Some of you maybe can update themselves by reading books. It is a good choice for you but the problems coming to an individual is you don't know which one you should start with. This Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School is our recommendation to cause you to keep up with the world. Why, since this book serves what you want and need in this era.

**James Mendoza:**

Often the book Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School will bring you to the new experience of reading a book. The author style to elucidate the idea is very unique. In case you try to find new book to study, this book very acceptable to you. The book Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School is much recommended to you to learn. You can also get the e-book through the official web site, so you can quicker to read the book.

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