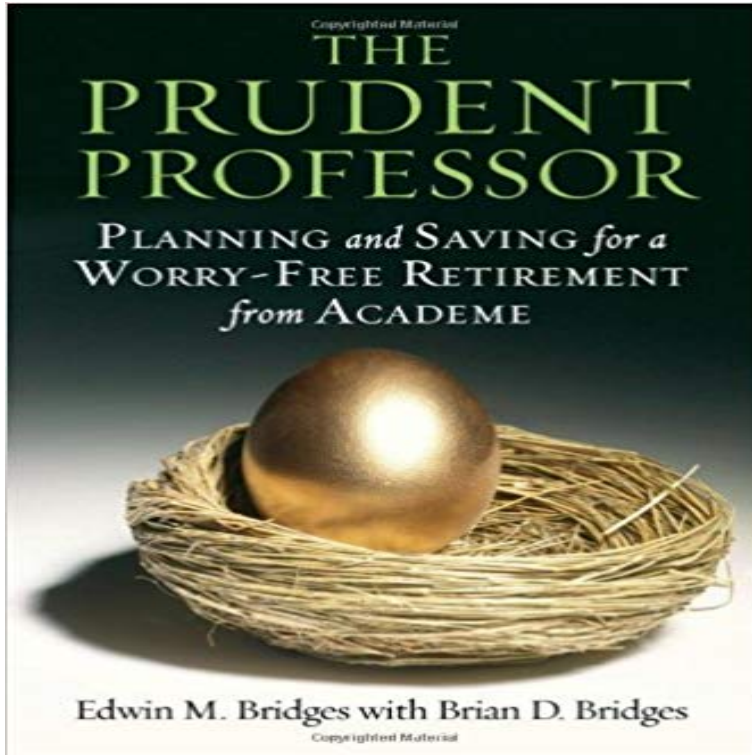


# The Prudent Professor: Planning and Saving for a Worry-Free Retirement from Academe



This is a guide for anyone in the academy faculty member, administrator or professional staff at whatever point she or he may be along the career path. Whether you are a newly-minted Ph.D. landing your first job, at mid career, or even already retired and concerned about how long your money might last, Ed Bridges offers you a straightforward, easy-to-grasp, and structured way to think about money, learn how it works, understand the priorities for your stage in life, determine your objectives, and develop a personal plan most likely to achieve them. Why a book specifically for those who work in higher education? The chances are that your retirement funds are mostly invested in TIAA-CREF funds, and that the plans created by the different institutions where you have worked, or will work, impose sometimes conflicting limitations of how you can manage your retirement money. This is potentially complex terrain with which many professional financial advisors are unfamiliar. This book provides ample guidance for you to manage your retirement funds, but if you do prefer to seek professional advice, it sets out the criteria for choosing a reliable advisor, and may even be a book from which your advisor can benefit if he or she is not fully conversant with TIAA-CREFs offerings, and the quirks of academic retirement plans. What makes this book unique is that Ed Bridges shares with you his self-education about the risky business of investing and retirement planning. As he writes, In schooling myself, I adopted the mind-set that I had used as a social scientist for the past forty-six years. I distinguished between fact and opinion and scrutinized the evidence behind every authors claims; moreover, I searched for research that might corroborate or refute these claims. In the process, I learned a great deal about the route I should have taken to retirement from the time I accepted my first academic

appointment to the time I submitted my intention to retire. Join me as I relive my long journey so that you may avoid my wrong turns and succeed in reaching your ultimate destination, a worry-free retirement, despite the risks and uncertainties you will surely face when you retire. The book includes simple questionnaires and worksheets to help you determine where you stand, and think through your options.

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