

Free Financial Planning Resources

January 28, 2026

Ray Czajka

Free Financial Planning Resources

- Libraries
- YouTube videos
- Internet sites and searches
- Advisor newsletters
- IRS publications
- Radio & television shows

Howard Bailey Financial



Press play on our 2025 YouTube favorites

It's that time of year — when we hit “rewind,” and shine a spotlight on the stories that resonated most with our [Retire With Purpose® YouTube](#) community. Today, we're sharing the top three videos our followers have watched, re-watched, and shared — resources that were designed to help you feel a little more confident, intentional, and inspired when it comes to the fulfilling retirement you deserve.

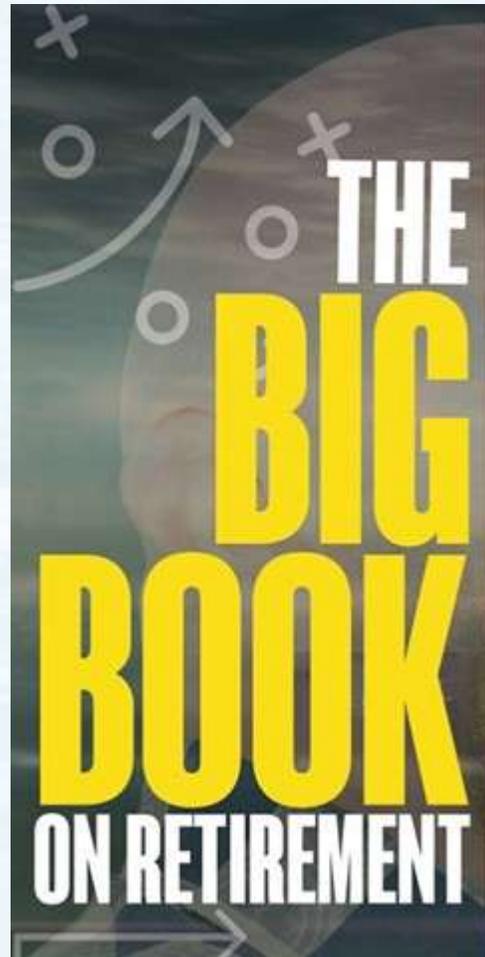
Free Books (over the years)

- **The Behavioral Investor (2018)**
by Daniel Crosby (257 pages)
- **The Power of Zero (2018)**
by David McKnight (142 pages)
- **Safety-First Retirement Planning (2019)**
by Wade Pfau (354 pages)

Free Books (continued)

- **I Hate Taxes (2023)**
by Joe F. Schmitz Jr. (176 pages)
- **Midwestern Millionaire (2025)**
by Joe F. Schmitz Jr. (144 pages)

Capital Financial



Ocampo Wiseman Law



Navigating Nevada Probate After the Loss of a Loved One

A compassionate guide to help you through this difficult time.

Courtesy of Ocampo Wiseman Law, Las Vegas Probate and Estate Planning Attorneys

YouTube - Advisor Videos

3 Retirement Tweaks: 48% Chance to Potential 99% Success
(22 minutes)

Key Factors to consider before a Roth IRA Conversion
(14 minutes)

The Best Risk and Investment Strategies for Success
(13 minutes)

Are Investment Fees Secretly Draining Your Wealth?
(17 minutes)

Web Links

[Las Vegas-Clark County Library District](#)

[YouTube](#)

[Home | Anthem Financial Club](#)

Web Links

[Required Minimum Distribution Calculator | Investor.gov](#)

[Internal Revenue Service IRS.gov](#)

[2025 2026 2027 Medicare IRMAA Premium MAGI Brackets](#)

[The Options Industry Council \(OIC\) - Home](#)

Web Links

[Stock Price, News, Quote & History - Yahoo Finance](#)

[Vanguard](#)

[Charles Schwab](#)

[Fidelity Investments](#)

Some Las Vegas Advisors

Bauman Wealth Team at Summerlin

Asset Preservation Wealth & Tax

ICC Wealth Management Services

** Who do you use? **

8 Lessons for Investors From Market Turbulence in 2025

Investing lessons on gold, cryptocurrency, the US dollar, inflation, and more as we head into 2026.



[Amy C. Arnott, CFA](#) • Jan 6, 2026

Share 

8 Lessons for Investors

1. It's tough to make forecasts about the future
2. Equity valuations can continue expanding
3. Inflation isn't dead yet
4. The US dollar isn't invincible
5. International diversification still works
6. Gold is getting riskier

7) Cryptocurrency is still a speculative asset.

Digital assets have become a bit more mainstream in recent years. The SEC's approval of 11 spot bitcoin exchange-traded funds in January 2024 was viewed as a symbolic move, capping off the trend toward broader acceptance among both institutions and individual investors of cryptocurrency as a legitimate asset class. In addition, volatility levels for major cryptocurrencies, such as bitcoin and ethereum, have declined to some extent over the past several years.

But any complacency quickly came to an end in September 2025 as traders started selling off their positions and margin calls triggered additional selling. By the end of the year, bitcoin was trading about 30% below its all-time high, and ethereum had dropped about 40% below its peak.

8) There's no free lunch in private credit and other semiliquid strategies.

Helped along by a looser regulatory environment, asset management firms have been encouraging mom-and-pop investors who have more modest portfolios to venture into the private markets that were previously limited to the ultrawealthy. The pitch is usually based on above-average yield, long-term returns, and diversification value.

But a few events have shed more light on the risks of private credit. Auto supplier First Brands, whose loans were widely held by private credit funds and institutional investors, declared bankruptcy in early October. The bankruptcy process unveiled numerous problems, including opaque disclosure and invoices that were pledged as collateral for more than one credit facility.

The travails of Bluerock Private Real Estate Fund (previously Bluerock Total Income + Real Estate) revealed the downside of combining illiquid holdings with a semiliquid structure. After the closed-end interval fund struggled to meet repurchase demands from shareholders, it changed its structure (with shareholder approval) to become listed on the New York Stock Exchange. Shareholders were then easily able to buy and sell, but the market price quickly dropped more than 40% below net asset value.

Beyond Tolerance And Capacity: Examining Seven Dimensions Of Risk

Before exploring how to address these inevitable ruptures with better risk conversations, it helps to understand the *multidimensionality* of risk. Nick Carr, a graduate of Kansas State University's doctoral program, studied this concept in depth and found that [risk is composed of at least seven interrelated dimensions](#):

1. **Tolerance** – What an individual *thinks* they can withstand.
2. **Capacity** – What they can *actually afford* to lose.
3. **Perception** – How risky something *feels* right now, often influenced by headlines, peers, or mood.
4. **Literacy** – Whether they truly understand the nature of the risk being taken.
5. **Composure** – How they behave under stress, particularly in real market downturns.
6. **Need** – The extent to which taking risk is necessary to reach the individual's goals.
7. **Preference** – The kinds of risks they are drawn to or avoid.

Seven Dimensions Of Risk