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Foreword

The current global financial crisis has its roots embedded in the collapse of the subprime markets in the United States. As at October 2007 there was an estimated loss on the subprime market of approximately \$250 billion. If you want to come out on top, you have come to the right place.



2012 Financial End Game

How to profit from the global crisis and make big bucks big time !

<https://bit.ly/3mbnSks>

Chapter 1:

Global Financial Crisis Basics

Synopsis

Whilst at that time the subprime collapse seemed catastrophic, the reduction in the subprime market was in essence relatively limited and was a localized event. The effects of the event though did not in fact remain limited and localized.



The Basics

There has since been an expected cumulative loss of \$4,700 billion in world output associated with the crisis. The loss in world output represents a figure that is close to twenty times greater than the loss experienced in the collapsed subprime market.

Though this loss is considerable, the impact on the decrease in stock market capitalization from July 2007 until November 2008 alone was calculated to have been \$26,400 billion which was one hundred times greater than the loss on the subprime market in the United States where the crisis actually began.

Two questions have to be asked. How was it possible for the subprime crisis in the United States to occur and how was it possible for such a relatively limited and localized crisis to have been able to cause a crisis of such magnitude to world earnings?

The basics would indicate that there were fundamental flaws existing in the scrutinizing of the subprime market. Very importantly, the risk of the assets was understated and the balance sheets of the derived securities were not transparent to those buying into the risk.

When the crisis began there were two amplifying mechanisms behind the crisis which accelerated the rate of collapse, firstly there began the sale of assets to satisfy liquidity and this was followed by the rapid sale of even more assets to re establish capital ratios.

The fact that the crisis rapidly spread globally was the result of the interconnectedness between banking institutions both nationally and internationally and the high levels of leveraging of the financial system as a whole.



Chapter 2:

Using Bonds

Synopsis

Whilst the term bond is mentioned and talked about considerably in financial circles few people outside of those circles really understand what a bond actually is. If we were to think of a bond as another form of an IOU it becomes easier to comprehend how bonds function.



About Bonds

A bond is a debt security in which the authorized issuer offers the holder a debt and depending on the terms of the bond the issuer is obliged to pay interest to use and or to repay the principal at a later date which is termed maturity.

A bond is in essence a type of loan. It provides the borrower with eternal funds to finance long term investments or in the case of Government bonds, to finance current expenditure.

Bonds offer much greater security than shares as there is virtually no risk involved. Bonds and treasury bonds are often utilized by investors when the stock market looks scary and unstable and there is a need for security.

Bonds perform differently to shares and move in the opposite direction of interest rates. When rates rise bonds fall and conversely when rates fall bonds will rise.

More complicated than shares, bonds come in an endless variety. For small investors considering debt investing the buying of bond mutual funds is advisable. Bond funds are free of the liquidity of individual bonds and investors can use them to diversify their holdings.

The security of bonds makes them a very attractive addition to any portfolio. The inclusion of bonds can keep a portfolio afloat. They

are able to offer a cushion of stability against the unpredictability of stocks. People who are already retired or are entering retirement should ensure the inclusion of bonds in their investment portfolios as they will provide a certain income with minimal risk.



Chapter 3:

Cashing In On Precious Metals

Synopsis

There is much talk of investment in precious metals and investors might question why there is a move to this area of the markets. Precious metals are used to manufacture such every day commodities as coins and jewelry to name just two.



Gold And Such

With the increase in world population the demand for these items increases and the consumption of precious metals is so high that the high demand exceeds the supply and the price of the metals goes up. Investors who have investments in precious metals can see their investments go up too.

Although an investor could purchase precious metals in the form of jewelry and coins, the metal contained in those items is not always pure and sentiment may make it hard to dispose of a jewelry item.

Bullion purchase could be seen as a sound and conservative investment to make but there is the problem of storing it safely and it can be costly to do so.

Investing in a properly researched precious metals mutual fund can be the least risky way to invest and can yield good rates. Such funds can manage a variety of precious metals. They can also contain stock in mining and so offer diversification.

In unstable markets diversification is the key to stability and mutual funds can do that.

Precious metal prices are very volatile so most experts recommend investing only between two and ten percent. Of all the precious metal mutual funds gold funds are by far the most popular as gold has risen

more than 200% since 2001. Gold's high performance as other stocks and bonds fall should make it appealing to all investors concerned about their investment portfolios.

There are risks and rewards with all investments but the current market and economy could make the investment in gold or silver mutual funds a very satisfactory addition to any investment portfolio.



Chapter 4:

Supply Information On Defeating Credit Card Debt

Synopsis

If a person is ever to be a successful investor it is essential that they first eliminate credit card debt. Interest rates charged on credit cards are very high and absorb money that could otherwise be invested.



About Charging

In order to eradicate a credit card debt it is first necessary to ascertain the exact size of the debt. To evaluate the size of the debt all financial documents should be gathered together and the outstanding balances should be recorded together with the minimum amounts required to service the debt and the annual fees charged on the credit card should also be noted.

Attention then needs to be given to determining the total income after tax and the outgoings also need to be compiled and subtracted from the income to determine what is available to service the debt and any remaining cash should be used to reduce the outstanding balance on a chosen debt.

Should it appear that there are insufficient funds to meet debt repayments and reduction then it is necessary to look at two things.

Firstly it would be important to track spending accurately to see it would be possible to reduce spending in order to free up extra cash such as reducing spending on dining out. Secondly it may be necessary to earn extra income in some way.

There are two principal ways to use the surplus cash to work to debt eradication. Disciplined people can get ahead faster if after making all necessary monthly payments on all debts the surplus funds are then used to reduce the debt which has the largest interest rate and continue to do this each month until the debt has been paid off in full and then the same method applied to the second highest rate.

The snowball method is very popular and works in a converse way. With the snowball method after paying all monthly debt payments the surplus cash is used to repay the smallest debt and once that small debt has been eradicated the next smallest debt is paid off. There is a psychological benefit to employing the snowball method.



Chapter 5:

Supply Information On Budgeting

Synopsis

A budget is a plan of what money you expect to receive and how you expect to spend it. Everyone can benefit from having a personal budget.



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