

Clements on Evidence-Based Investing



Source: Robin Powell@RobinJPowell. (September 17, 2018). Jonathan Clements: Good advisers educate and change behaviour—and you can't have one without the other @ClementsMoney #FinancialBehaviour #TEBI <http://ow.ly/oTnz3oINVOY>. Retrieved from <https://twitter.com/robinjpowell?lang=en>

Jonathan Clements is an author and journalist, well-known for his personal finance and investing column in *The Wall Street Journal* and several books about investing and financial planning. He brings a holistic approach to wealth management which includes addressing an investor's hopes, dreams, goals, and bad habits. He believes that it is impossible to predict or control stock returns over the short run, so he promotes focusing on factors that one can have more control over, such as reducing spending costs, implementing efficient tax strategies, and reducing risk.¹

Clements was born in England and graduated from the University of Cambridge. He has written for *Euromoney*, *Forbes* and *The Wall Street Journal*. He also served as Director of Financial Education at Citigroup, one of U.S. Bank's largest wealth management businesses.² He has also published several books which include *From Here to Financial Happiness: Enrich Your Life in Just 33 Days* (2018), *How to Think About Money* (2016), *Jonathan Clements Money Guide* (2015 & 2016), *The Little Book of Main Street Money: 21 Simple Truths that Help Real People Make Real Money* (2009), *25 Myths You've Got to Avoid If You Want to Manage Your Money Right: The New Rules for Financial Success* (1998), *Funding Your Future: The Only Guide to Mutual Funds You'll Ever Need* (1993).³

1. Retrieved from <https://www.cbsnews.com/news/jonathan-clements-the-personal-finance-writer-everyone-should-read/>
2. Retrieved from https://www.goodreads.com/author/show/7391769.Jonathan_Clements
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