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In fact, that is the premise of his book, appropriately entitled "How a Second Grader Beats Wall Street." In this book, he uses his then 7 year old son, Kevin, to explain basic principles of investing. He also explains why adults often fail at the really quite simple task of developing and maintaining a sound portfolio.

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A few years later, it even became a book (How a Second Grader Beat Wall Street — Wiley 2009). The Second Grader Portfolio comprises three simple Vanguard index funds — Total Stock (VTSMX), Total International Stock (VGTIX) and Total Bond

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