

Welcome Guide

Bogleheads Mission:
***“to raise the level of financial literacy
of all Americans”***

Introduction to our many
Bogleheads Resources



History



- The **Bogleheads** group
 - Informally began in March 1998
 - When Morningstar established the Vanguard
- Originally called the “Diehards Forum”
 - Started to discuss Vanguard funds.
- Inspiration: **Jack Bogle**, Founder (1929-2019)
 - Founder and chief executive of The Vanguard Group
 - Credited with creating the **first index funds**.
- **Eighty (80) chapters** across the USA
 - In CA: Sacramento, San Diego, San Francisco, San Jose

Bogleheads Forum

<https://www.bogleheads.org/forum/index.php>

- Who? Volunteer Boards of Directors
- Purpose: **Forum** originally started to discuss Vanguard and its index funds. Now the forum offers advice on all types of financial matters, with tips on everything from retirement planning to how to pay for college.
- Structure:
 - Register to get an Account (Allow 24 hours)
 - Search Past Activity
 - Once registered: Ask Questions/Receive Answers
 - Members invited to Annual Conferences



Bogleheads Forum (Cont'd)

Example: Two Sections: **US Investor & Community**

US INVESTORS

 **Personal Investments**
Have a question about your personal investments? No matter how simple or complex, you can ask it here.

 **Investing - Theory, News & General**
Discuss all general (i.e. non-personal) investing questions and issues, investing news, and theory.

 **Personal Finance (Not Investing)**
Non-investing personal finance issues including insurance, credit, real estate, taxes, employment and legal issues such as trusts and wills

NON-US INVESTORS

 **Non-US Investing**
For investors outside the US. Personal investments, personal finance, investing news and theory.
Sister forums: [Canada](#), [Spain](#) (en español)

Subforums:  Spain,  United Arab Emirates

COMMUNITY





Personal Consumer Issues

Questions on how we spend our money and our time - consumer goods and services, home and vehicle, leisure and recreational activities



Local Chapters and Bogleheads Community

Subforums:  US Chapters,  Non-US Chapters



Forum Issues and Administration

Discussions about the forum and contents

Bogleheads Wiki

<https://www.bogleheads.org/forum/index.php>

OR





<https://en.wikipedia.org/wiki/Bogle>

□ Purpose:

- A Collaborative undertaking by members of the **Bogleheads** Community.
- This **wiki** is a reference resource for investors.



□ Example:

WIKI	
	 The Bogleheads® Wiki: a collaborative work of the Bogleheads community <i>New Investors, Philosophy, Investment Policy Statement, Non-US domiciles</i>
	 Canada - finiki (wiki) A collaborative Canadian perspective on investing and personal finance

South Bay Bogleheads

Web Site: <https://southbaybogleheads.com/>

AKA: "Financial Wellness"

❑ Started 2015

- ❑ To Join OR receive meeting notices send an email to: info@southbaybogleheads.com

❑ Who?

- ❑ ALL Volunteer Leadership Team

❑ Purpose of site:

- ❑ Meeting Announcements
- ❑ Library of Previous Presentations (2015-2020)



Want more?



Since the pandemic, many Bogleheads chapters have continued holding virtual meetings:

Link to a calendar for chapters post their meetings times/dates: <https://www.bogleheads.org/blog/calendar-of-events/>

Link to Bogleheads Youtube Channel:<https://www.youtube.com/@bogleheads3687>

Link to a page of Bogleheads chapters across the US—approx 60 chapters in various forms of maturity.

https://www.bogleheads.org/wiki/Bogleheads%C2%AE_local_chapters

Hopefully, you can find a chapter that matches your schedule & interest. Good luck!

Our EMAIL Group

South Bay Bogleheads

We have Email address for our members to engage in active discussions about financial issues.

Subscribed to the email group below.

Members will be able to “post” → **ask questions or answer them!**

Help from a community of ~300 Southbay Bogleheads whenever needed.

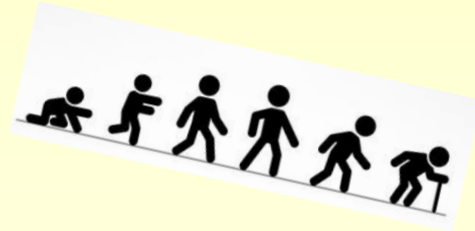
Email addresses for various purposes:

- **Group address to Subscribe:** southbaybogleheads+subscribe@groups.io
- **Post:** southbaybogleheads@groups.io
- **Unsubscribe:** southbaybogleheads+unsubscribe@groups.io



Life Stage Chapters

Meetings organized by experience



- "Starting Out" Life Stage Chapter
 - "Mid-Career" Life Stage Virtual Chapter
 - "Pre-Retirement/Early Retirement" Life Stage Virtual Chapter
 - "Retired" Life Stage Virtual Chapter
- To learn more read the master thread at:
https://www.bogleheads.org/wiki/Bogleheads%C2%AE_local_chapters

Bogleheads 3 Fund Portfolio

More reading:

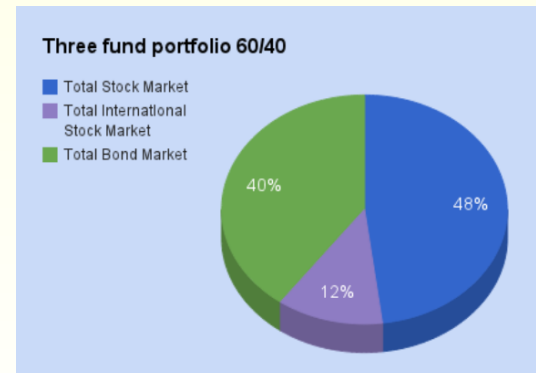
https://www.bogleheads.org/wiki/Three-fund_portfolio

Vanguard's list of "core funds":

(Note: other financial institutions have equivalent mutual funds)

- Vanguard Total Stock Market Index Fund (VTSAX)
- Vanguard Total International Stock Index Fund (VTIAX)
- Vanguard Total Bond Market Fund (VBTLX)

• "SAMPLE" Allocation:



Bolgehead Investment Principles

<https://www.bogleheads.org/blog/who-are-the-bogleheads/investment-principles/>

1. Living below your means
2. The advantages of investing early and often
3. Stock and bond market return and risk
4. Diversifying investments
5. The advantages of keeping investment costs low
6. Why Index?
7. Be mindful about taxes
8. The evidence against market timing
9. Simplicity
10. Staying the course



Investment Books to Consider:

