

As financial advisors, we invest using low-cost, diversified index funds. Our approach rests on Nobel Prize-winning research and decades of empirical academic studies.



[WHAT WE OFFER >](#)
[WHY IT'S DIFFERENT >](#)



Our growth is 7x the average.
[LETTER FROM OUR FOUNDER >](#)

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LOW FEES MATTER

Our own fees are extremely low, transparent, and simple.

Market economies have delivered enormous returns to investors, yet many people have recognized only a fraction of them. A dominant reason, which the financial industry rarely publicizes, is fees. Quietly, in places that are hard to see and understand, fees grind away at your investments and diminish your retirement.

Relentlessly, we drive the fund and other financial fees you pay down. Currently, if you are paying 1% or more, and many people are, you are paying too much and the compounding drag on your net worth over time will be enormous.

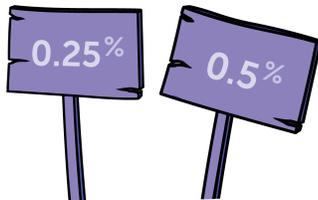
Because we have taken no external financing, we have the freedom to price our services low without agitating our own shareholders. Our objective is to operate a financial firm at the lowest rate possible for clients while still attracting top-tier talent.

[Clients love our fees: see our growth rate](#) · [Our fee chart](#) · [More on fees](#)

PERFORMANCE OF INVESTMENTS

Aiming for excellent performance, we diversify investments, reduce taxes, rebalance portfolios, and offset behavioral error.

A large corpus of academic work, as well as industry experience, shows that investors in low-fee index funds, practicing what is called "passive" investing, outperform almost all active mutual funds, stock pickers, annuity products, and whole-life insurance concepts (1). This work originated at Princeton, MIT, and the University of Chicago and has been verified repeatedly over the past 50 years. We have extended it with insights from the Yale University endowment as well as others.



We focus on the capital performance of your investments as well as the dividends and interest they pay you. Careful attention is given to minimize taxes, something we see overlooked in almost all inbound portfolios. We help clients think about their investments as a business that pays them every quarter.

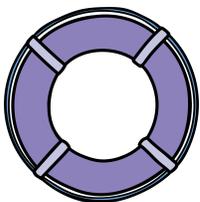
We encourage clients to view investments on an after-tax, after-fee, after-inflation, after-risk-adjusted basis. That is the correct way to analyze performance.

[What is an index fund?](#) · [Good behavior matters](#)



RISK REDUCTION

We strive to increase returns while lowering risk, a core tenet of modern portfolio theory.



To do this, true diversification is needed, so that assets are "uncorrelated" with each other. This means they do not all move in the same direction at the same time. Generally, we buy indexes of United States Treasury bonds to provide downside risk protection. In 2008 and 2009, these indexes were among a handful of investments that saw gains. Corporate bonds and state bonds were not safe as investors had believed.

A core tenet of risk reduction is simplicity. By distilling investments and accounts to their simplest form, we reduce risk that is inherent in complexity. Our firm is built on stable pillars in finance: we use Vanguard and iShares index funds, among others, and client money is held at Charles Schwab and other established firms.

TRUST

It is rare to find a financial firm dedicated to both personal attention and low fees. That is One Day in July.

Clients trust us with safeguarding their financial future. Trust starts here on this website: being transparent about fees. We eliminate conflicts of interest and invest our own money in the same models we use for clients.

No one pays us other than the client - we are fiduciaries, and we are 100% independent. We do not cross-sell other financial instruments like annuities or insurance. We do not answer to bosses in New York demanding sales quotas be met. Although we use products from Vanguard, iShares, and Schwab, we do not work for them.

Clients work with a dedicated advisor with access to that advisor's cell phone. We are not a call-center firm: we believe there are significant benefits, both in investment returns and stress reduction, to a long-term advisory-client relationship. In-person meetings, where possible, are welcome. We use computers behind the scenes but do not let algorithms trade client accounts.



[Good Questions. Real Answers](#) · [Our Process](#)

Overwhelmingly, mutual funds extract enormous sums from investors in exchange for providing a shocking disservice.

When our financial system - essentially our money managers, marketers of investment products - put up zero percent of the risk yet receive fully 80 percent of the

The average actively managed mutual fund costs seven times more than the average index fund.

return, something has gone terribly wrong in our financial system.

JOHN BOGLE
Founder of Vanguard

The expense ratio is the most proven predictor of future fund returns. The findings worked for every category over every time period.

RUSSEL KINNEL
Morningstar Research, 2016

There is no investment product so great that a fee cannot make it bad.

CLIFF ASNESS
Hedge fund manager

Most investors, both institutional and individual, will find that the best way to own common stocks (shares) is through an index fund that charges minimal fees. Those following this path are sure to beat the net results (after fees and expenses) of the great majority of investment professionals.

WARREN BUFFETT
Letter to Shareholders

The stock market serves as a relocation center at which money is moved from the active to the patient.

WARREN BUFFETT
Letter to Shareholders

□Paying the least for a haircut or for tacos usually is not a great way to go. But mutual funds are a very unusual market; it's one of the only types where price and performance are inversely correlated. That's hard to get your head around. Unlike most products, fees are what ruin performance.□

WILLIAM BIRDTHISTLE
Author of Empire of the Fund

It is surely arguable that when the average equity-fund investor earns one-twelfth of the stock market's return, that could itself be regarded as a scandal.

JOHN BOGLE
Founder of Vanguard

ARTICLES ON INVESTING

How We Are Different

Low-fee index funds. Transparent & fiduciary investment advisors.

Fiduciary

Your best interests are our priority.

Who We Serve

We work with clients nationwide from all financial backgrounds.

The Process

How we work: low-cost index funds, personalized attention.

Local Advisor

We are in your community. We are local.

Low Fees

Our fees are among the lowest in the nation.

Investing and Major Life Events

Life transitions = important financial decisions.

Simplicity

Simplicity is the ultimate sophistication.

Investment Management

We tailor to each client. Index funds at the core.

Personal CFO

Financial advisor optimizes your financial picture.

Retirement: 401k and More

Retiring? Plan the future you want.

Investing: What to Focus On

Low-fee index funds, fee-only advisor.

About Us: Past and Future

Founded on a simple idea, growing fast.

Minimize Taxes

The less you pay, the more you keep.

IRA Rollovers

401k Rollovers. IRA Rollovers.

Switching Advisors

Can be uncomfortable, but an important step.

Dan's Corner

Meaningful musings from our founder.

Book Recommendations

Here are some of our favorites.

Passive vs. Active Investing

We believe there is a winner in this debate.

Advisor Recruiting

We attract top-tier talent. Not your usual firm.

Basic Investing

Let's start with Investing 101.

Advanced Investing

Let's geek out on stats, figures, and fundamentals.

Mutual Fund vs. ETF?

Clarifying the difference.

How Do Mutual Funds Work?

Invest in the basket.

Understanding Your Statement

Let's break it down to basics.

How Financial Firms Bill

Fee-based vs. fee-only, and lots more.

How Should You View Performance?

After fees, after taxes, after inflation.

New Client? Anxiety is Normal!

The emotions of the new investor.

Index Funds

Broad market exposure, low expense.

Who Supports Indexing?

Bogle, Swensen, Buffett, and others.

Countering Arguments Against Index Funds

What happens in a down market?

Financial Terms Glossary

Common investment terms you should know.

Behavioral Finance

Nudge vs. Sludge.

Transparency

One click to see our fees.

Annuities

Lots of fees, little clarity.

Inflation

Inflation through the investment lens.

Retired Investors
Retiring?
Let us help.

Widowed Investors
Managing money
after a loss.

Young Investors
Plant a seed,
watch it grow.

Female Investors
Your voice needs to be heard.
We are listening.

High Net Worth Investors
Preserve and grow
your wealth.

For the Business Owner
Choosing what's best
for your business.

Investing an Inheritance
Prioritizing and planning
for the future.

Socially Responsible Investors
ESG Investing
basics.



Why the name?

Locations

Vermont
New Hampshire
United States

Materials

Our Brochure
Advisors: Join Us
Careers

Services

Individual Accounts
401(k) Plans
Fiduciary

Resources

Vermont Investment
Management
Vermont Retirement Planning
Vermont Wealth Management
Vermont Investment Advisor

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One Day In July LLC does not provide legal or tax advice. Each client should always consult his/her personal tax and/or legal advisor for information concerning his/her individual situation and to learn about any potential tax or other implications that may result from acting on a particular recommendation.

(1) Source: Bogle Financial Markets Research Center
Source for growth ratio: 2016 Investment News Financial Performance Study of Advisory Firms

[More disclosures](#)