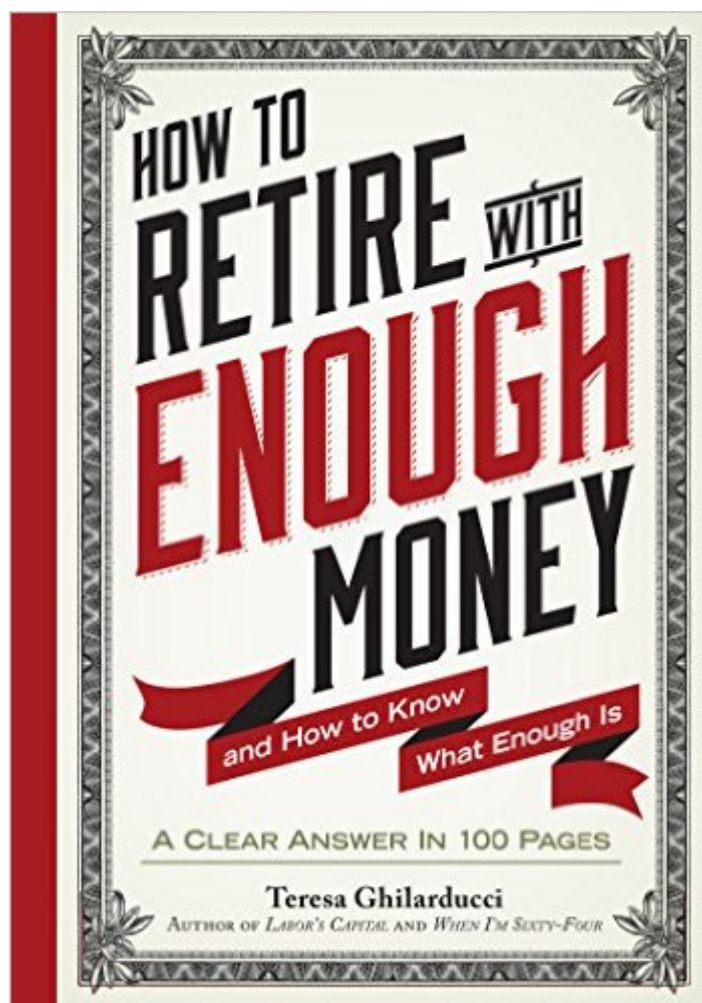


The book was found

How To Retire With Enough Money: And How To Know What Enough Is



Synopsis

Here is a single-sit read than can change the course of your retirement. Written by Dr. Teresa Ghilarducci, an economics professor, a retirement and savings specialist, and a trustee to two retiree health-care trusts worth over \$54 billion, *How to Retire with Enough Money* cuts through the confusion, misinformation, and bad policy-making that keeps us spending or saving poorly. It begins with acknowledging what a person or household actually needs to have saved "the rule of thumb is eight to ten times your annual salary before retirement" and how much to expect from Social Security. And then it delivers the basic principles that will make the money grow, including a dozen good ideas to get current expenses under control. Why to "get rid of your guy" those for-fee (or hidden-fee) financial planners that suck up valuable assets. Why it's always better to pay off a loan or a mortgage. There are no gimmicks, no magical thinking "just an easy-to-follow program that works."

Book Information

Hardcover: 144 pages

Publisher: Workman Publishing Company (December 15, 2015)

Language: English

ISBN-10: 0761186131

ISBN-13: 978-0761186137

Product Dimensions: 5 x 0.5 x 7.1 inches

Shipping Weight: 8.8 ounces (View shipping rates and policies)

Average Customer Review: 4.3 out of 5 stars See all reviews (83 customer reviews)

Best Sellers Rank: #25,108 in Books (See Top 100 in Books) #40 in Books > Business & Money > Personal Finance > Retirement Planning #62 in Books > Business & Money > Economics > Economic Policy & Development #62 in Books > Politics & Social Sciences > Politics & Government > Public Affairs & Policy > Economic Policy

Customer Reviews

Have you been putting off saving for retirement? If so you are definitely not alone. Nearly 1/3 of American adults have no retirement savings at all while a majority of Americans approaching retirement age have managed to save less than \$30,000. If you do not want to be flipping burgers at age 70 then it is up to YOU to do something about it....and sooner rather than later. Teresa Ghilarducci is a labor economist and a nationally recognized expert in retirement security. She has cobbled together an extremely informative and very readable little book that will assist you in

devising a strategy to help ensure a comfortable retirement. In just 116 pages "How To Retire with Enough Money (and How to Know What Enough Is)" covers it all starting with the importance of paying down debt. This is a strategy that the nationally-syndicated radio talk show host Dave Ramsey has been advocating for more than two decades. Very sound advice! Meanwhile, the author also makes a series of other common-sense recommendations. For example, if you are not currently participating in your company's 401(k) plan you are making a huge mistake. She offers some examples to explain why. Also, she is definitely not a big fan of financial advisers. She suggests a more do-it-yourself approach and insists that investing in stock and bond index funds will produce greater returns in the long run. Ghilarducci also offers some extremely practical advice on how to maximize your social security benefits. Whether you are 28 or 58 these are issues you really do need to familiarize yourself with, indeed, time is of the essence. Now I was on board with most of this until I reached the final chapter entitled "Voting and Civic Involvement: Or, we can't get out of this mess one by one."

[Download to continue reading...](#)

Money: Saving Money: The Top 100 Best Ways To Make Money & Save Money: 2 books in 1: Making Money & Saving Money (Personal Finance, Making Money, Save Money, Wealth Building, Money) How to Retire with Enough Money: And How to Know What Enough Is Can I Retire?: How Much Money You Need to Retire and How to Manage Your Retirement Savings, Explained in 100 Pages or Less Rich Dad's Retire Young Retire Rich: How to Get Rich and Stay Rich Retire Young Retire Rich: How to Get Rich Quickly and Stay Rich Forever! (Rich Dad's (Paperback)) How to Retire Happy, Fourth Edition: The 12 Most Important Decisions You Must Make Before You Retire How to Retire Happy: The 12 Most Important Decisions You Must Make Before You Retire Personal Finance: Budgeting and Saving Money (FREE Bonuses Included) (Finance, Personal Finance, Budget, Budgeting, Budgeting Money, Save Money, Saving Money, Money) Money: Saving Money: Success: Get More Money & Success In Your Life Now!: 3 in 1 Box Set: Money Making Strategies, Saving Money Strategies & World's Best ... Tips for Personal Finance & Life Success) Next Door Savior: Near Enough to Touch, Strong Enough to Trust Money: How to earn money with : Earn \$5000 per Week Part Time using the power of Arbitrage with Liquidation Products on (How to make money ... on , How to make money with) Money Management Tips: Control Money Don't Let It Control You (Budgeting your money, How to save money tips, Get out of debt fast, Live cheap, Debt free, Spend less) How to Hide Money During a Divorce: How to Hide Assets, How to Hide Money From Husband, How to Hide Money From Creditors, How to Hide Money During Bankruptcy) 925 Ideas to Help You Save Money, Get Out of Debt and Retire a Millionaire So You Can Leave Your

Mark on the World The Lazy Investors' Guide: Save Money. Retire Early. The Lazy Way. How to Retire Overseas: Everything You Need to Know to Live Well (for Less) Abroad Enough: True Measures of Money, Business, and Life Enough?: How Much Money Do You Need For The Rest of Your Life? Passive Income: The Death of Money and Passive Income. How to Make Money Online and Survive in the Economic Collapse (Passive income, financial freedom, ... online, free money) (collapse, shtf Book 1) Are You Smart Enough to Work at Google?: Trick Questions, Zen-like Riddles, Insanely Difficult Puzzles, and Other Devious Interviewing Techniques You ... Know to Get a Job Anywhere in the New Economy

[Dmca](#)