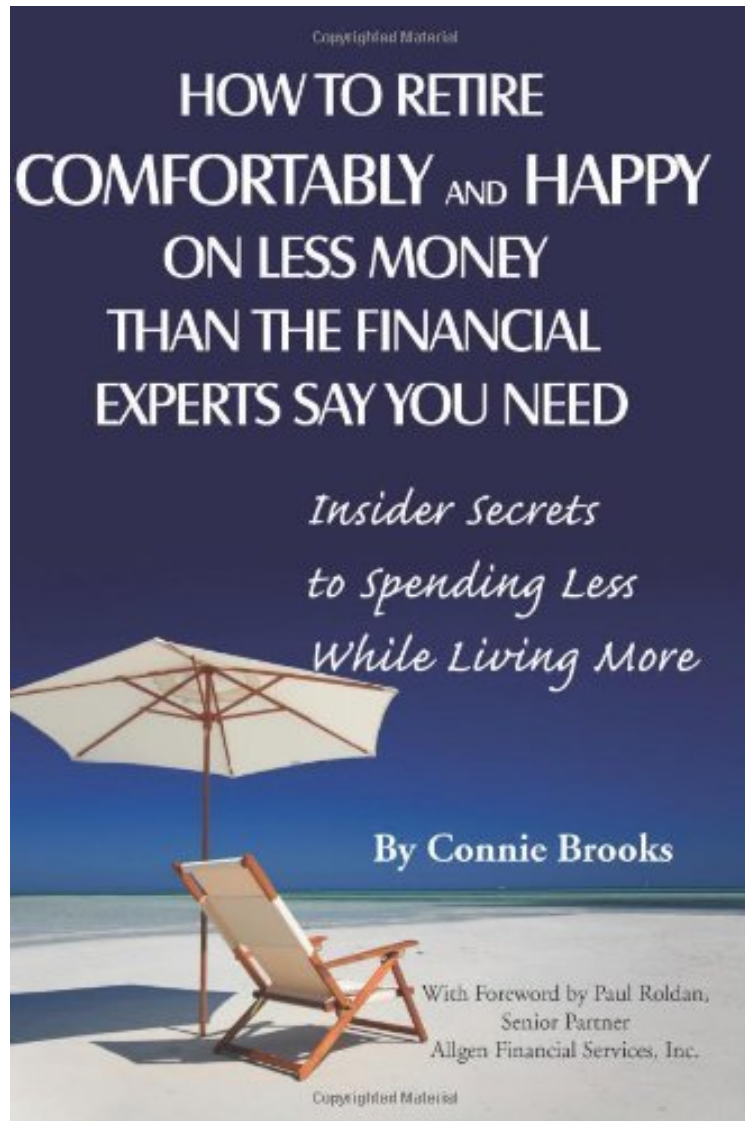


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How to Retire Comfortably and Happy on Less Money than the Financial Experts Say You Need: Insider Secrets to Spending Less While Living More

Connie Brooks

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Connie Brooks : How to Retire Comfortably and Happy on Less Money than the Financial Experts Say You Need: Insider Secrets to Spending Less While Living More before purchasing it in order to gage whether or not it would be worth my time, and all praised How to Retire Comfortably and Happy on Less Money than the Financial Experts Say You Need: Insider Secrets to Spending Less While Living More:

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Ms. Brooks does offer several useful suggestions as to how to accomplish your goals, however, ranging from more efficient meal planning to making sure you're getting the best deal on a used car. There are also a number of tips that are just good financial advice in general, such as learning how to separate needs from wants, considering the overall cost of too much clutter in your home, and asking whether or not downsizing your home might be a good way to save some money. The section on investing could probably have used more detail, but I suspect the author's aim was to simply provide a basic overview for a working-class audience who is more concerned with getting by than building wealth.What most impressed me in "How to Retire Comfortably and Happily on Less Money than the Financial Experts Say You Need" was the author's creative thinking in regards to her ideas for generating supplemental income during retirement and saving money by retiring overseas. As part of the generation that expects to receive little or no help from Social Security, I believe creativity will be my best hope for a semi-comfortable recruitment.5 of 5 people found the following review helpful. User Friendly Guide to Your Financial FutureBy An AmericanGiven the current economic situation, this publication is very timely and sorely needed; especially for those who put off thinking about retirement until tomorrow. The author carefully points out that without planning in terms of what works for each of us, we all seem to walk down the street of by-and-by arriving at the house of never-getting-started.The book is divided into three key sections. Starting with eliminating your debt before you retire, to investing for the future and finally with retirement and what it means to you.Each of these sections in turn goes into topics about what it takes to accomplish the goal set by the section, such as with eliminating debt; it discusses the topic of credit cards, their use and abuse, and how to remove their painful spell upon us. Other topics in the section include: simplifying your life style by budgeting and making your homestead work for you. This last topic is especially interesting given the current circumstance of falling house values, and the credit crunch. It makes you confront the fact that if what you are earning to live on today is not enough, then how are you going to live on less when you retire without preparing for it?This leads to the second section about investing for the future. The key term here is "future;" what has been and where you are today is not as important as where you want to be tomorrow. After reviewing the various types of investments from checking, savings and money market accounts; to CDs and treasuries; to 401(k)'s and IRA accounts; to investing in stocks along with researching stocks and selecting financial advisors, you are provided with some very sound advice along conventional lines of wisdom.But, with the recent financial situation much of what is written here needs to be tempered with where you are in regard to your future retirement. If you haven't started and you're young enough, right now is as good a time as ever. If you are not young but still have time until retirement there are opportunities that need looking into and this section can help you decide what is right for you. Some kind of set-aside should be a part of anyone's future plans. The degree to which you commit yourself is based upon your circumstances, financial resource availability and the professional advice you get.The final section on Retirement and you is worth the whole price of the book. It allows you to confront yourself in terms of what retirement will mean to you and how you attempt to handle it. Each of us has a unique understanding of what it means. This section helps you explore various possibilities, such as retirement overseas. Also, how Social Security, Medicare and Insurance will play a roll in your retirement?Added values to this book are the planning aids, such as guideline sheets, web sites and other information sources in addition to criteria to select financial advisors. There is also a user friendly glossary to help you understand investment and retirement terminology which often is difficult for those not in the know.

Imagine a retirement filled with blue skies, soft sand, and refreshing breezes. Picture yourself spending your days lounging in a hammock and listening to the waves roll onto the shore. You may be thinking that this scenario sounds great but that you cannot afford it. However, that is where you are mistaken. This book shows you how you can achieve your dream retirement without obsessing about saving and without overspending. As senior citizens age, they tend to go through less money; in fact, the typical over-75 household spent only \$25,763 in 2004. This is in direct contrast to financial planners who tell you that you need to save large amounts of money in order to live comfortably during your retirement years. In this new book, you will learn how to manage your expenses, how to reduce and eliminate debt, how to save and invest wisely, how to use retirement planning tools, how to reduce living expenses, how to downsize to a smaller, less expensive property, how to save on small items, how to prioritize your insurance, and how to cut back. Additionally, you will learn about withdrawal plans, selling your home, simplifying your life style, and streamlining postretirement activities. Perhaps most interestingly, you will be presented with the option of moving overseas when you retire. Places such as Costa Rica, Panama, Belize, Malta, and Mexico offer lower living

costs and lower prescription drug prices. In fact, approximately one million retirees live abroad. This new book will provide you with a wealth of ideas about retiring with less money. You may have thought that a comfortable, happy retirement was out of reach, but if you read this book you will find countless ways to achieve your goal..Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design including the prestigious Benjamin Franklin award for excellence in publishing. We are proud of the high quality of our books and hope you will enjoy this eBook version.