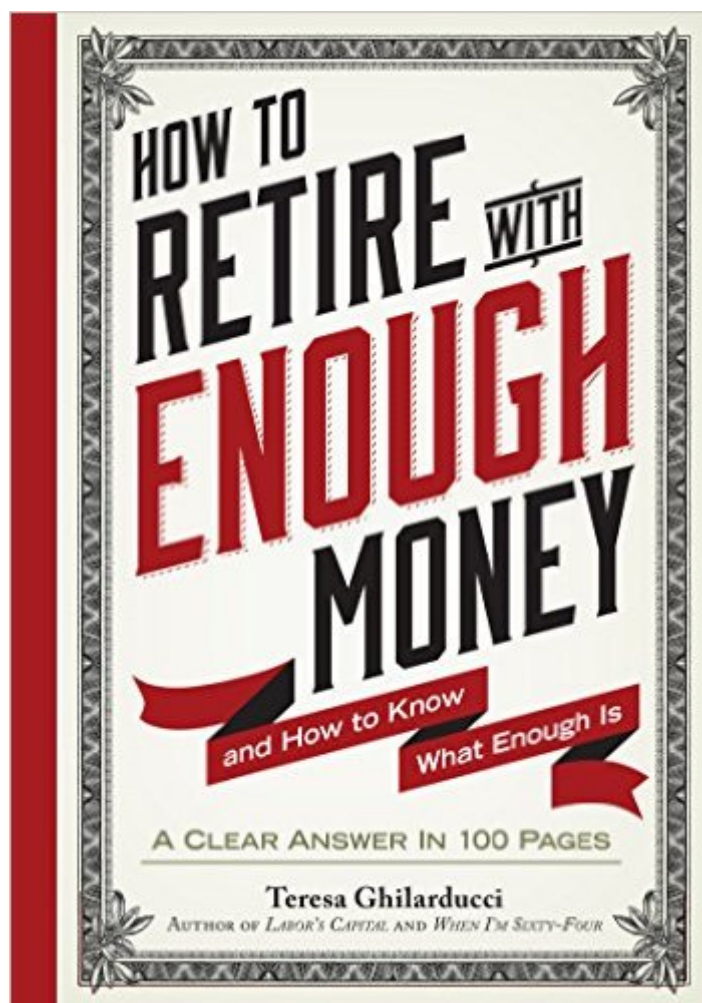


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# How To Retire With Enough Money: And How To Know What Enough Is



## 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."

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