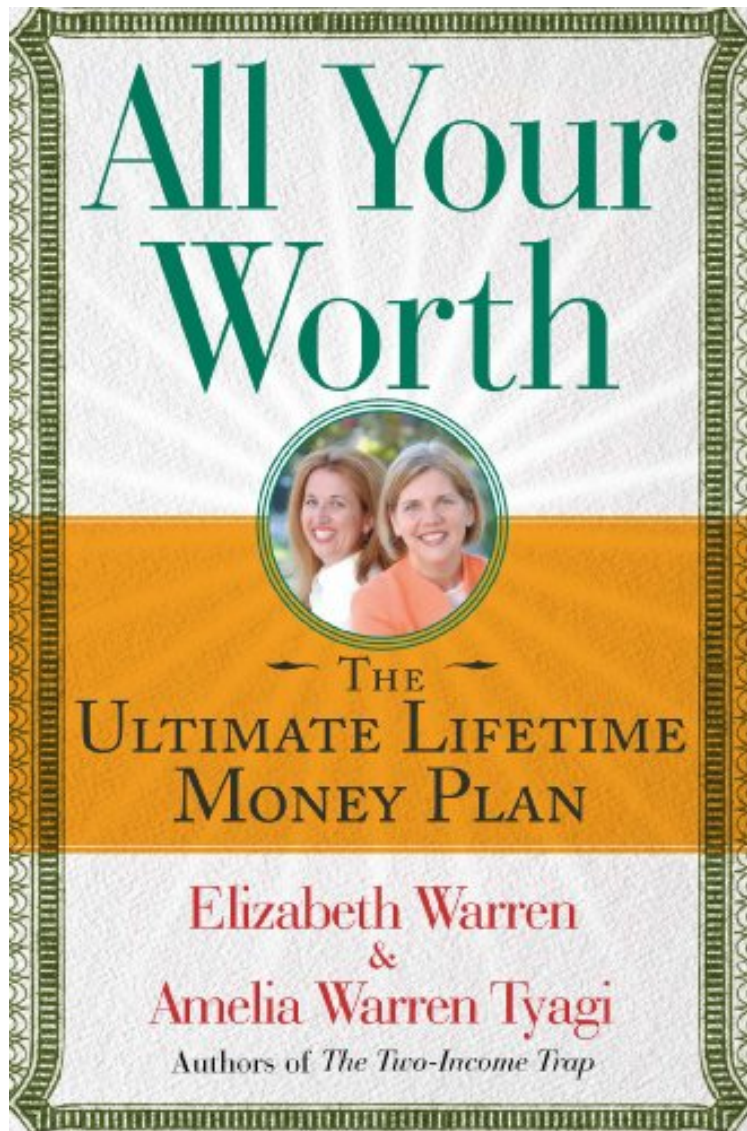


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## All Your Worth: The Ultimate Lifetime Money Plan

Elizabeth Warren, Amelia Warren Tyagi  
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**Elizabeth Warren, Amelia Warren Tyagi : All Your Worth: The Ultimate Lifetime Money Plan** before purchasing it in order to gauge whether or not it would be worth my time, and all praised All Your Worth: The Ultimate Lifetime Money Plan:

3 of 3 people found the following review helpful. So Worth the Read!!!!By S. BrandtThis is the first budgeting/ personal finance book that left me hopeful instead of defeated. They give you great targets and guidelines for spending, saving and paying off debt, but want you to still be able to enjoy your money - something I feel is lacking in most books of this kind. I read it over a weekend and by the time I went to bed on Sunday I had completely re-done my budget and I've been able to stick with it.3 of 3 people found the following review helpful. Amazing book. Anyone

can benefit from reading it. By Jorge R. This is the kind of book I wish was mandatory reading for everyone graduating College or High School. What a huge difference it would have made if I'd read this and starting doing it earlier!!!! Regardless, I'm just glad I read it now. My finances are back on track, and now I'm working on building our emergency fund. It never would have happened if my wife and I hadn't read this book. Kudos to Elizabeth Warren and Amelia Warren Tyagi for writing this excellent book to help regular folks deal with the complexity of managing your finances. I gave it to my SIL, and now they have their finances back on track. That's how good this book is. 3 of 3 people found the following review helpful. I believe this is the best financial book ever written, and I have read a lot! By Mr. Bill I believe this is the best financial book ever written, and I have read a lot! It is for people who are trying to climb out of debt and their easy plan works awesome!

This personal finance guide from Dr. Phil's financial guru, Elizabeth Warren, offers a new way of thinking about and managing your money that will allow you lifelong emotional peace and financial well-being. You work hard and try to save money, so why is there never enough to cover all the bills, to put some away in your child's college fund, to pay off your credit card debt—or to relax and have some fun, for once? In the New York Times bestseller *All Your Worth*, mother/daughter team Elizabeth Warren and Amelia Warren Tyagi—authors of the acclaimed *The Two-Income Trap*—tell you the truth about money. The authors lay out a groundbreaking approach to getting control of your money so you can finally start building the life you've always wanted. The result of more than twenty years of intensive research, *All Your Worth* offers you a step-by-step plan that will let you master your finances—for the rest of your life. The secret? It's simple, really: get your money in balance. Warren and Tyagi show you how to balance your money into three essential parts: the Must-Haves (the bills you have to pay every month), the Wants (some fun money for right now), and your Savings (to build a better tomorrow). No complicated budgets, no keeping track of every penny. Warren and Tyagi will show you a whole new way of looking at money—and yourself—that will help you get your finances on track so you can enjoy peace of mind for the rest of your life.

"More clearly than anyone else...[the authors] have shown how little attention the nation and our government have paid to the way Americans really live." -- Jeff Madrick, "The New York Times" About the Author Elizabeth Warren is a chaired professor at Harvard Law School. She is the author or coauthor of several books, including *The Two-Income Trap: Why Middle-Class Parents Are Going Broke*. She has appeared on numerous television shows, including *Dr. Phil* and the *Today* show. She lives with her husband in Cambridge, Massachusetts. Elizabeth and Amelia are mother and daughter. Amelia Warren Tyagi, along with Elizabeth, is coauthor of *The Two-Income Trap*. She has appeared on many television and radio programs, including *Dr. Phil*, and has written for *Time* and several other publications; she is also a regular commentator on *Marketplace*. She lives in Los Angeles, California, with her husband and young daughter. Elizabeth and Amelia are mother and daughter. Excerpt. copy; Reprinted by permission. All rights reserved. *Getting Started: The Truth About Money* The rules of the game have changed. Somewhere in your bones, you already know this. Hard work and good intentions are no longer enough. Security, comfort, lasting prosperity -- you want it, you work hard for it, and yet the worry remains. Real financial peace seems so hard to achieve. You can't count on good old-fashioned hard work the way your parents did. Go to school, get a good job, do your work, don't go crazy with spending, and everything will work out, right? Not anymore. That advice may have worked in your parents' day, but today you have to be smart with your money. Not just a little smart, but super smart. You have to learn the new rules -- the rules nobody told you and nobody talks about. And you have to learn them fast. Just for a moment, forget what you know about money. Forget about your bills. Forget the size of your paycheck. Forget your shopping trips and the shoes you just bought. We want to give you a new perspective on your money, a different way to think about it. We want you to explore new possibilities. What if we told you that this book could show you how to cover your bills, without worry or fear? No more bounced checks. No more anxiety about how you'll make it through the month. Just the power to pay your bills on time, and then to relax in security and comfort. Now, what if we told you that on top of showing you how to conquer your bills, this book could show you how to have some money for fun? No living like a Scrooge. No asking yourself every minute, "Can I really afford this?" Just some cash in your pocket for plain old just-because-you-feel-like-it fun. And now, suppose we told you that in addition to all of this, you could still have money to save? Money to get ahead, each and every month. Enough money so that you could finally start to dream a little -- and make real progress toward those dreams. Enough to build some real wealth. And what if we said you could do all this without counting pennies, without carrying around a calculator, and without thinking constantly about money? In fact, after a little up-front work, you could stop thinking about money altogether, and spend your days focusing on the things that really matter. Would you keep reading? *Is This Book for You?* At this point, you may be thinking, "Aw c'mon. I've looked at these financial books before. All windup and no delivery. They take your \$26 and leave you no better off." All those get-rich-quick schemes that assume you have thousands of dollars lying around, just waiting for the right investment. All those chapters on how to buy stock options, how to choose a vacation home, how to plan your estate so that your kids can inherit millions without paying taxes. Who are they kidding? Or maybe

you bought one of those "Billionaire Tells All" books, which promised to unlock all the secrets to becoming fabulously wealthy. And here you are, still trying to figure out how the heck you're supposed to "make your money work for you." And then there are the lectures on what they think your problem is. "Stop taking expensive vacations." "Shift to a better mutual fund." But what if you haven't taken a real vacation in ages? What if you don't have two nickels for a mutual fund, or maybe you aren't quite sure what a mutual fund is? We'll let you in on a secret: Those books are not written for you. They are written for people who already have plenty of money, people who don't worry about making ends meet. Oh sure, the store is glad to take your money, but those books are written for people who are already rich and who want to get just a little bit richer. So, where is your book? Right here. All Your Worth is for anyone who ever worries about money. For anyone who works hard and plays by the rules, but discovers that the rules have changed. For anyone who wants to build wealth, but isn't sure how to get started. In short, this book is for anyone who wants to get control of his or her money once and for all, to stop worrying and start living a richer, fuller life. This book is for anyone who wants control of his or her money, once and for all. If you have already solved all your money problems, if you are secure about your future and never worry about money, if all you want is a book to help you get a little richer, then keep shopping. This isn't your book. But if you are like the rest of us, and if you are ready to take charge of your money, then this is your chance to make some profound changes in your life. Building Your Worth Over a Lifetime -- A Plan That Works We want to be clear right from the start: We are not going to tell you how to get rich working ten minutes a day. We are not going to claim that you can live like a millionaire on \$20,000 a year. And we are not going to pretend that you can retire at age 32. We figure you are too smart to believe that kind of twaddle anyway. We are also not going to say that if you'll just shift to generic toilet paper and put \$5 a week in the bank, all your problems will instantly disappear. A few pennies here and a few pennies there, and the next thing you know, you will be debt-free, investment-rich, and lighting cigars with Donald Trump. Nope, we're not selling that brand of snake oil. In fact, you won't get any count-your-pennies advice here. And for a very good reason: Penny-counting advice is downright dangerous. That's right--dangerous. Trying to count every penny won't solve your financial problems. But it will distract you from the real issues. (It will also provide you with lots of opportunities to fight with your loved ones and make everyone miserable!) This book skips the pennies and goes straight to the heart of the matter -- getting real control over your dollars. Here's a little secret that the other financial books won't tell you: Savvy money managers don't spend a lot of time looking for ways to save a few pennies. They charge right ahead to the big-ticket items, looking to make high-impact changes in the shortest period of time. They don't sweat the small stuff. And neither will we. Savvy money Managers start with the dollars, not the pennies. We're going to work on the big stuff, not the pennies. This means that what we're going to do is completely different from those other books. But we'll do it anyway. Why? Because it works. It will take some effort at first, but once you get going, you can manage your bills and start some serious wealth creation. How can we be so sure this will work? Because All Your Worth isn't based on gut reasoning or lucky guesses. It is based on more than twenty years of intensive research, drawing on the experiences of literally thousands of people from across the country. This book doesn't waste time lecturing you on problems someone dreamed up. It focuses on the real issues that regular people struggle with every day. And it offers workable, lifetime solutions designed to help ordinary people get control over their money once and for all. All Your Worth is based on more than twenty years of intensive research. The Origins of All Your Worth One of us (Elizabeth) is a professor at Harvard Law School. I have spent decades writing academic books and teaching an entire generation of law students about the rules of money. I have gone before the United States Supreme Court, the White House, and Congress to talk about those rules. I have raised so much noise on television, on radio, and in the newspapers about financial trouble in America that I was named one of the Fifty Most Influential Women Lawyers in America. But I have spent a lot of my time out of the spotlight, giving advice to people -- friends, family, folks who participated in our various studies. These "What can you do right here, right now" conversations have become a big part of my life. The other of us (Amelia) is a financial consultant, with an MBA from the Wharton School at the University of Pennsylvania. I started my career as a consultant with McKinsey Company, where I advised some of the largest corporations in America. Then I left the big-business world to cofound HealthAllies, a new kind of company dedicated to helping families get more affordable health care. Today I spend my time writing or speaking on the radio about finance, and working with people who want to get control of their money. We are also mother and daughter, two women who come from a long line of hardscrabble Okies. Shortly before I (Elizabeth) was born, my father lost the family's life savings to a crooked business partner. During my growing-up years, Daddy sold carpeting at a department store and worked as a maintenance man for an apartment complex. I got my first job at 9, rocking a neighbor's colicky baby in the afternoons so his mama could get a few hours of sleep. By age 11 I was taking in sewing, and at 16 I worked the mail desk at an insurance office. My college financial aid applications classified my family as "poor," although I never thought we were any worse off than our neighbors. I was married at 19, and Amelia was born three years later. She spent her early years tagging along while I went back to school. We lived on a budget that was so tight that I still remember crying with relief when my mother-in-law offered me one of her dresses to wear to a job interview. (She was seven inches shorter than I am, so you can imagine how ungainly I looked!) I (Amelia) spent a lot of my childhood in a moving van, as my mom moved from place to place, finishing law school and then taking

teaching jobs at various colleges. First New Jersey, then Texas, then Michigan, then Pennsylvania, and finally off to Massachusetts. I ended up going to nine public schools over twelve years, so I certainly know what it's like to adapt quickly! I headed back to Pennsylvania for graduate school, where I m...