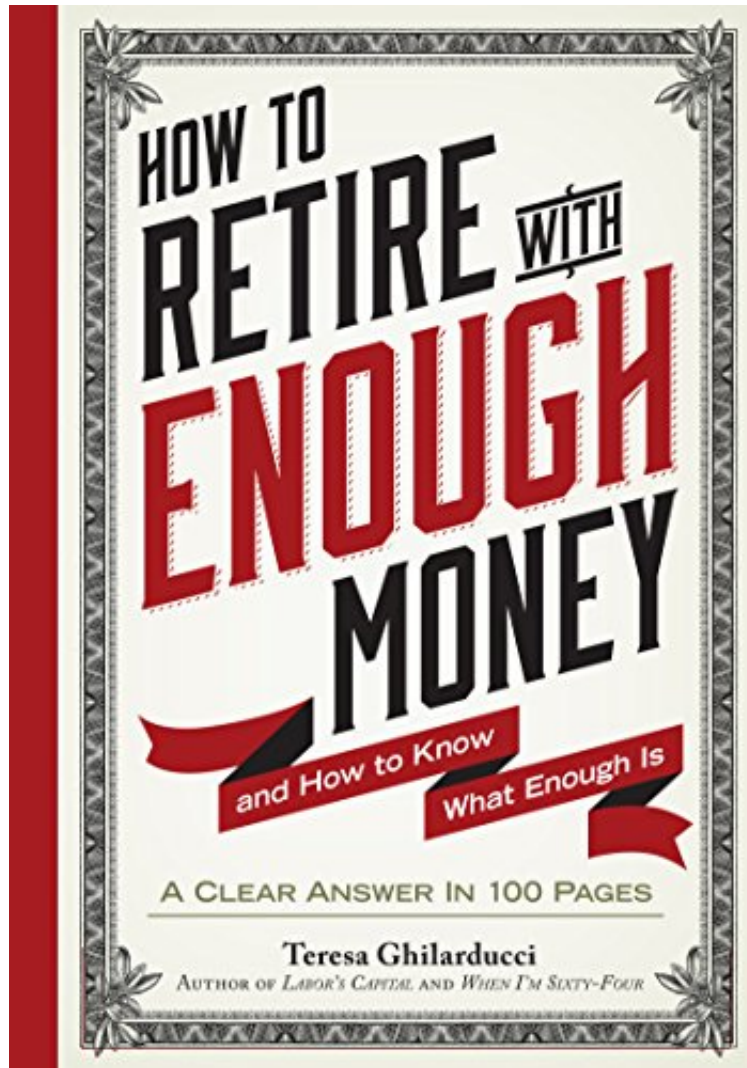


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How to Retire with Enough Money: And How to Know What Enough Is

Teresa Ghilarducci

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book closes with a one-sided pitch for expansion of existing welfare programs such as Medicare and the establishment of a new comprehensive federal retirement program. If you don't know where to start, this book is a good guide. Even the experienced investor will find the author's clear-eyed recommendations valuable. 2 of 2 people found the following review helpful. A comprehensive how-to to plan to survive in retirement By CCoastGuy Good advice, good read!

Teresa gives you the framework to secure your retirement future. The book visits the pitfalls of not saving enough and what alternatives you may have. Stable solid conservative advice for long term financial security. 4 of 4 people found the following review helpful. Thought provoking and a quick read. I'm going to ... By LuckyLeaves Thought provoking and a quick read. I'm going to read again to clarify investment guidance. I've been in a Wells Fargo Advisors account but these days the fees more than consume the sorry gains on investments.

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. nbsp;

“Everyone who isn’t independently wealthy should read this book, filled with understandable, actionable guidance for retirement.” —Ash Williams, Executive Director CIO, Florida State Board of Administration nbsp; “An authoritative voice, providing practical advice on how to navigate the challenge of planning for a secure retirement.” —Thomas DiNapoli, New York State Comptroller nbsp; “Retirement security is achievable—if you read this book and act on it.” —Marc Fandetti, Principal, Meketa Investment Group “Ghilarducci uses humor, easy-to-understand calculations, and personas to showcase how readers from varying walks of life can make sustainable retirement savings choices.” —Library Journal nbsp;