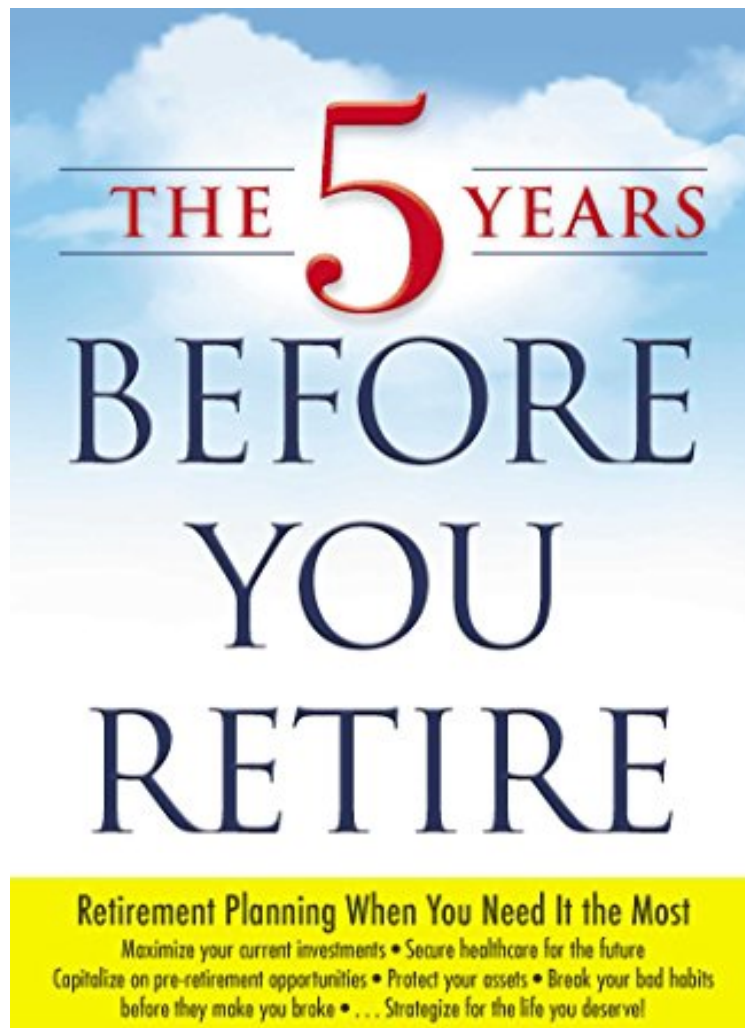


[Download] The 5 Years Before You Retire: Retirement Planning When You Need It the Most

## The 5 Years Before You Retire: Retirement Planning When You Need It the Most

*Emily Guy Birken*

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**Emily Guy Birken : The 5 Years Before You Retire: Retirement Planning When You Need It the Most** before purchasing it in order to gauge whether or not it would be worth my time, and all praised The 5 Years Before You Retire: Retirement Planning When You Need It the Most:

237 of 250 people found the following review helpful. I should have put the price of the book into my IRABY JohnnyBSave your money and use Google. It's free and in the couple hours it takes to skim this book you can find the same info for free. You can look inside this book... choose the Table of Contents and google each topic. Read what a

reputable source (Kiplinger, AARP, Fidelity, etc.) has to say about it. To me, it looks like that's what the author did. The entire book is superficial and weak. The section on Annuities is a prime example. I know very little about them but I already knew everything the author told me. Other the material is borderline irrelevant. The first section is about calculating how much you'll need for retirement. A similar worksheet is available free at any of a dozen financial web sites (try your bank's) and she focuses on calculating the 'gap' between what you need and what you've saved. Then she gives tips about how to close the gap. here's my two cents...If you're 5 years away from retirement and have any sort of 'large' gap between need and saved you seriously need to rethink how close you are to retirement. There's no way you're going to save 10s of thousands of dollars (or hundreds of thousands!) in 5 years by not dining out so much or cutting back on your cable TV bill. 295 of 315 people found the following review helpful. I'll save you the money. You can invest it. By Hoosier Daddy I'll save you \$13. The book has lots of swell forms you can fill out listing your expenses and sources of income. You can do those things yourself. Here's the rest of the book: Q: Should I spend less? A: Yes Q: Should I save more? A: Yes Q: Should I make crafts and sell them (honest, she says that)? A: Yes Q: Should I move into a smaller home? A: Yes Q: Should I take in a roommate? A: Yes Q: Yes? But you just said I should move into a smaller home. Where would I put a roommate? A: Did I mention you could make crafts and sell them? 5 of 6 people found the following review helpful. 5 years before you retire By Olivia Item came on time and in good shape. Better then expected for a used book. There is some good advice but mostly for the higher income individuals. Take notes and or outline some of the pages. Good reference book. Some info is a little outdated. Thank you.

A comprehensive guide to planning your retirement before it's too late! Even though half of all Americans put money aside for retirement, it isn't until they reach their sixties that many realize that they haven't saved enough. With *The Five Years Before You Retire*, you'll hone in on what you need to do in the next five years to maximize your current savings and create a realistic plan for your future. This book guides you through each financial, medical, and familial decision, from taking advantage of the employer match your company offers for your 401k program to enrolling in Medicare to discussing housing options with your family. Covering every aspect of retirement planning, these straightforward strategies explain in detail how you can make the most of your last few years in the workforce and prepare for the future you've always wanted. Whether you just started devising a plan or have been saving since your first job, *The Five Years Before You Retire* will show you what you need to do now to ensure that you live comfortably for years to come.