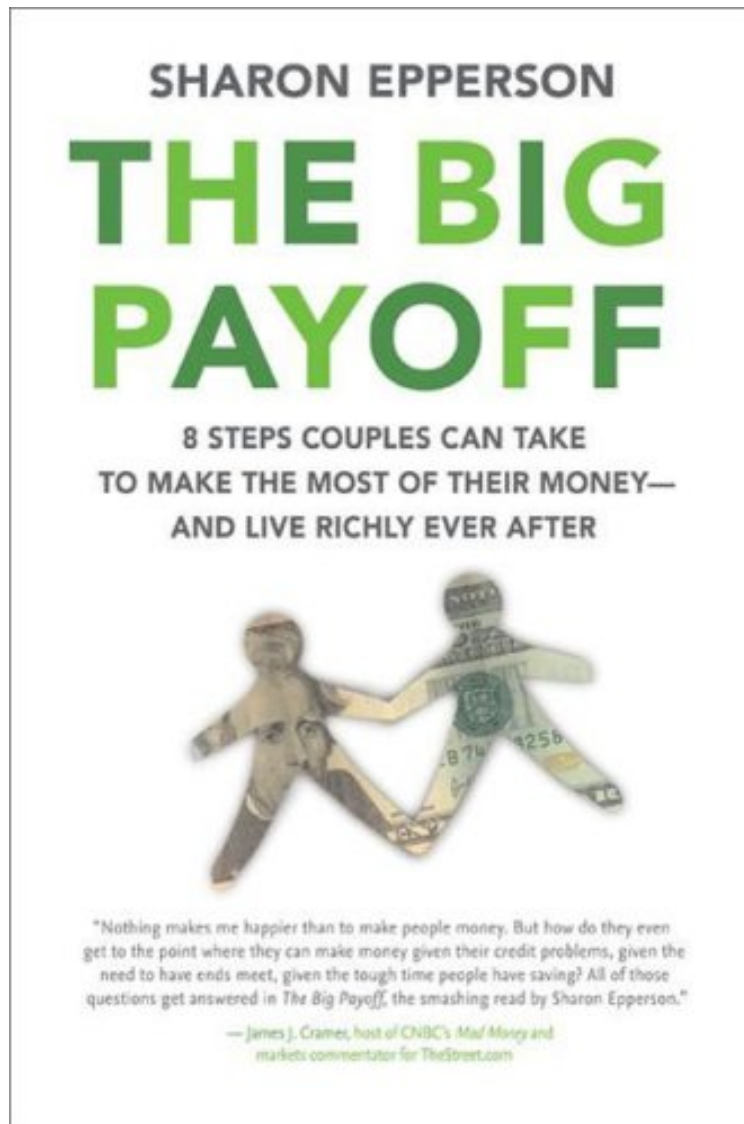


[Download free ebook] The Big Payoff: Financial Fitness for Couples

# The Big Payoff: Financial Fitness for Couples

Sharon Epperson

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**Sharon Epperson : The Big Payoff: Financial Fitness for Couples** before purchasing it in order to gage whether or not it would be worth my time, and all praised The Big Payoff: Financial Fitness for Couples:

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Middle-class couples are working harder than ever. So why are they finding it more difficult to finance their homes, send their kids to college, and save toward retirement? Couples who are strapped for time and weighed down by costly fixed expenses need more than a personal finance pep talk: They need a plan. In *The Big Payoff*, CNBC correspondent Sharon Epperson lays out a nuts-and-bolts program that couples of all ages can use to realize their financial dreams. From stretching your budget and investing wisely in your home to protecting your family's money and building wealth over the years, *The Big Payoff* offers a concise bounty of precious information and practical steps toward financial wellness. Epperson begins by showing couples how to communicate better about money. She helps them realize that the same qualities needed to create a lasting relationship—understanding, compromise, and patience—are vital when it comes to building a secure financial future. Every important decision couples make, whether it's buying a home, having kids, changing jobs, or preparing for retirement, will inevitably involve a discussion about money, and Epperson teaches them how to handle finances with a cool hand while keeping the marriage vibrant and healthy. In addition, she empowers couples to take money matters into their own hands and shows them that by taking control of their finances, they can stop fretting about cash and start focusing on the important things in life. Each of the following chapters is designed to get partners talking and thinking about their financial life together. In eight easy-to-understand steps, Epperson unpacks the various options for saving money; creating emergency, retirement, and college savings plans; investing in a home; choosing the right life and health insurance; and drafting an estate plan. A wife and mother of two herself, Epperson knows a thing or two about the pitfalls of financial planning and doses her advice with plenty of humorous anecdotes, hard-earned experience, and down-to-earth language. Additionally, through helpful worksheets and exercises, *The Big Payoff* helps readers customize a plan that will work best for them and reap the most payback. It's never too late or too early to start, and now is the best time to start planning. Whether you are newlyweds or fast-approaching retirement, just starting a family or soon to be empty-nesters, this book is for you. After working hard to provide for your family, the reward of discovering your financial strength will be the peace of mind to enjoy your marriage, your family, and the rest of your lives together.

“A must read for anyone who wants to ensure they enjoy the big payoff in their retirement years.” (Tavis Smiley, author and television and radio host)  
“You can't have the big payoff you will desperately need unless you read and more importantly use *The Big Payoff*!” (James J. Cramer, host of CNBC's *Mad Money* and markets commentator for *thestreet.com*)  
“This book is a must read for couples trying to build wealth and make their dreams come true.” (Maria Bartiromo, CNBC Anchor)  
“Advice that will not only enable couples to do more with their money, but stop them fighting about it.” (Jean Chatzky, author of *Make Money, Not Excuses*)  
“All couples should read Sharon Epperson's book. The pay off is well worth it!” (Beth Kobliner, author of *Get a Financial Life*)

About the Author Sharon Epperson is the personal finance correspondent for CNBC. She has written for numerous publications, including *USA Today*, *Time*, the *Wall Street Journal*, the *Washington Post*, the *Boston Globe*, *Essence*, and *Self*. Her reports also appear on NBC's *Nightly News*, the *Today* show, *Early Today*, *MSNBC*, and various NBC affiliates nationwide. She has won a variety of awards, including the Gracie Allen Award from the American Women in Radio and Television, the Vanguard Award from the National Urban League, and the New York Black Journalists First Place Award for Business Reporting. She and her husband, Christopher John Farley, live in Westchester County, New York with their two children.