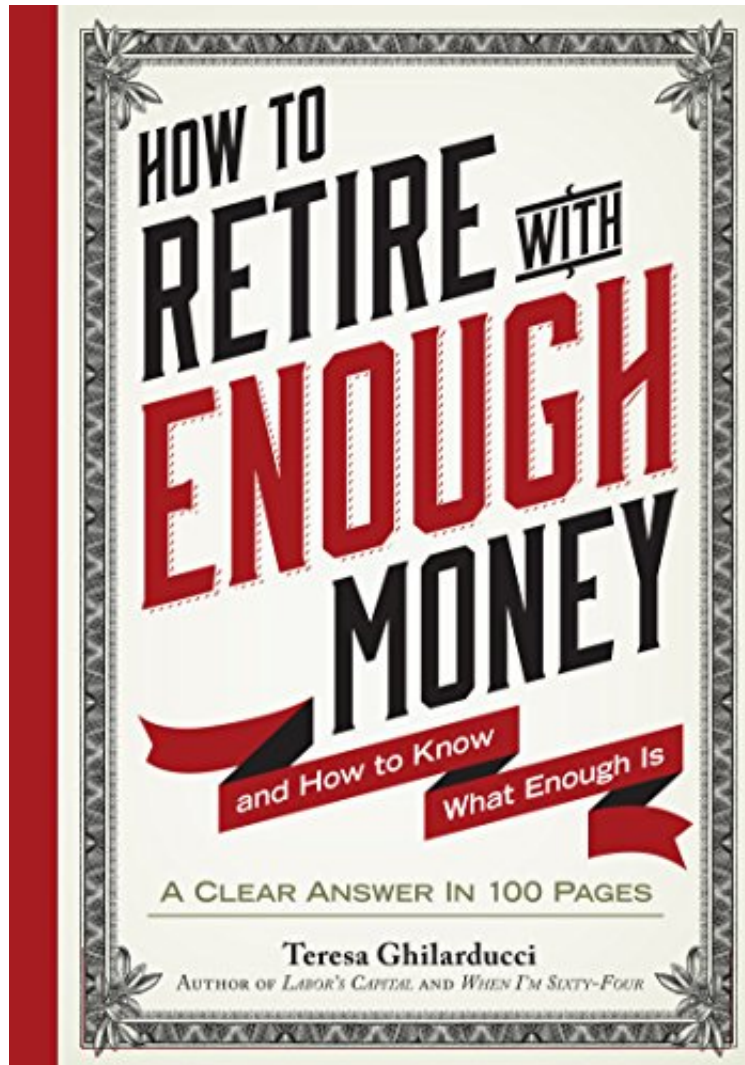


[Library ebook] How to Retire with Enough Money: And How to Know What Enough Is

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

Teresa Ghilarducci

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Teresa Ghilarducci : How to Retire with Enough Money: And How to Know What Enough Is before purchasing it in order to gauge whether or not it would be worth my time, and all praised How to Retire with Enough Money: And How to Know What Enough Is:

65 of 69 people found the following review helpful. A sensible guide to retirement planning By G. Lawton The author's suggestions and recommendations for retirement planning are conservative and sensible, although there's nothing terribly original here. In a nutshell, the author recommends avoiding too much debt, saving more, taking advantage of the employer match for your 401k, avoiding commission-based financial planners, delaying taking your social security benefits if possible, investing through low fee index funds, and diversifying your investments appropriate to age. The

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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
“An authoritative voice, providing practical advice on how to navigate the challenge of planning for a secure retirement.” —Thomas DiNapoli, New York State Comptroller
“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;](#)