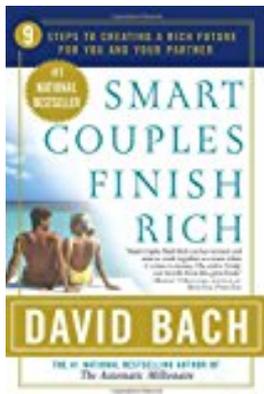


[PDF] Smart Couples Finish Rich: 9 Steps To Creating A Rich Future For You And Your Partner

David Bach - pdf download free book



Books Details:

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Author: David Bach

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Description:

Like many savvy business people of the 21st century, David Bach offered his first pearls of financial wisdom to women, in his bestselling book . Recognizing that these women are often accompanied by

significant others and that money arguments are the number one cause of divorce in America, Bach has now broadened his scope. Presumably intended to help change this depressing statistic, *Smart Couples Finish Rich* is a well-written financial planning tool, packed with useful charts and information, inspiring examples, and practical advice.

For people who've been disappointed by the shallowness of some of the "quick tips" self-help books out there, the subtitle of this book is a little misleading. Bach's nine steps are not instant change techniques or chirpy little quips to recite to yourself whenever you go to balance your checkbook. Instead, the first few steps include a series of exercises that will help you determine what you know (and don't know, or understand) about saving and investing, what role money should play in your life (which includes understanding your values), and how to work together toward a common financial goal. From there, Bach teaches his readers how to account for "disappearing" money, how to build retirement, security, and dream baskets of wealth (providing detailed options for all three), and how to avoid the most common financial mistakes most couples make. Though the focus of the book is predominantly on working with your existing income, Bach includes a final chapter entitled "Increase Your Income by 10 Percent in Nine Weeks."

Bach's writing style is engaging and his advice is user-friendly. A successful financial planner, he obviously believes passionately in all the "fringe" benefits of being financially responsible but employs a no-nonsense approach that makes financial smarts available to everyone. So whether you're 25 and just starting out on the earning, saving, and spending road or you plan to retire next year; whether you've recently got hitched for the first time or you've just entered your fourth marriage; and whether financial planning comes first or last on your list of fun things to do, the advice in *Smart Couples Finish Rich* is worth heeding. It's not about becoming a money-obsessed bore, it's about getting smart... and rich. --S. Ketchum --This text refers to the edition.

From Publishers Weekly Bach, author of the bestselling *Smart Women Finish Rich* and host of a popular PBS series, offers his advice on how couples can keep their financial lives in sync. Familiar financial strategies on routine concerns, such as investments, retirement and insurance, form the bulk of the book. However, Bach's work does distinguish itself in one critical area: Bach believes that all couples (gay and straight, married and unmarried) need to identify values as well as goals as their first step toward achieving financial security. As he explains, values have to do with "being" (e.g., security, health, spirituality, fun), while goals are related to "doing" and "having" (e.g., playing golf regularly, taking frequent vacations, retiring with a million dollars). Moreover, he avers, not only is money management an issue that couples should plan and work on together, it is one that they should talk about, in a positive way, all the time. For example, Bach firmly believes that all couples need to be aware of their spending (what he calls the "latt[] factor," or being more conscious of the regular little purchases they make each day) in order to make positive changes in their financial lives. Agent, Jan Miller. (On-sale date: Mar. 6) Forecast: Given Bach's previous success and the support of a five-city author tour and 22-city radio satellite tour, this book will quickly move toward bestseller lists, though its ho-hum approach doesn't mark it as a future evergreen paperback.

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