

The Finish Rich Workbook: Creating A Personalized Plan For A Richer Future (Get Out Of Debt, Put Your Dreams In Action And Achieve Financial Freedom

Women have an 85 percent chance of facing their later years single, widowed, divorced, or separated, but most of them don't know how to protect themselves financially. Thanks to David Bach, a renowned financial coach and advisor, now women from all walks of life can learn the facts and myths about money and create a secure personal-finance system. Smart Women Finish Rich captures all of the advice from Bach's wildly popular seminars, including how to build a multimillion-dollar retirement account with as little as \$5 a day. From insurance to mutual funds and tax deferment, Bach explains in-depth all the tools a woman needs to achieve her financial dreams, making Smart Women Finish Rich the book no woman can afford to miss.

Please note: This is a companion version & not the original book. Sample Book Insights: #1 The first step to take on your money journey is to educate yourself. -> The first step to taking control of your money is to educate yourself. You must understand that it takes more than a single burst of enthusiasm to improve yourself and develop new skills, and that it takes commitment and education. #2 The first step to taking control of your money is to educate yourself. You must understand that it takes more than a single burst of enthusiasm to improve yourself and develop new skills, and that it takes commitment and education. #3 There is a significant pay gap between men and women, and it widens over their lifetimes. Women are also less likely to have a steady income stream. #4 Women need to save more money.

Most people know that there are 70 million Baby Boomers in America today....but what is less known is that there are approximately 100 million people in America between the ages of 16 and 30. This generation has just entered, or will soon be entering the work force. And they have no idea how to invest, save, or handle their money. Young people today come out of school having had little or no formal education on the basics of money management. Many have large debts from student loans looming over their heads. And many feel confused and powerless when their pricey educations don't translate into high paying jobs. They feel that their \$30,000-\$40,000 salary is too meager to bother with investing, and they constantly fear that there will be "too much month left at the end of their money." Douglas R. Andrew has shown the parents of this generation a different pathway to financial freedom. Now Doug and his sons, Emron and Aaron - both of whom are in their mid-20s - show the under-30 crowd how they can break from traditional 401k investment plans and instead can find a better way by investing in real estate, budgeting effectively, avoiding unnecessary taxes and using life insurance to create tax-free income. With the principles outlined in Millionaire by Thirty, recent graduates will be earning enough interest on their savings to meet their basic living expenses by the time they're 30. And by the time they're 35, their investments will be earning more money than they are, guaranteeing them a happy, wealthy future.

Clearly explaining the how to of stress management and prevention, STRESS MANAGEMENT FOR LIFE, 4e emphasizes experiential learning and encourages students to personalize text information through practical applications and a tool box of stress-reducing resources, including activities and online stress-relief audio files. Michael Olpin and Margie Hesson offer more than just a book about stress; they offer students a life-changing experience. Well-researched and engaging, the Fourth Edition empowers students to experience personal wellness by understanding and managing stress, gives stress-related topics a real-life context, and motivates students to manage stress in a way that accommodates their lifestyle, values, and goals. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Smart Couples Finish Rich, Revised and Updated

How to Stop Getting Ripped Off and Save a Fortune

9 Steps to Creating a Rich Future (Canadian Edition)

Fight For Your Money

10 Steps to Get You Back on Track in 2010

The Singularity Is Near

Creating a Personalized Plan for a Richer Future

The must-read summary of David Bach's book: "Debt Free for Life: The Finish Rich Plan for Financial Freedom". This complete summary of the ideas from David Bach's book "Debt Free for Life" shows how, at one time, it used to be possible to have "good" debt – debt for assets which appreciate in value – and "bad" debt – where you've borrowed money to buy things which go down in value. However, the recession has completely changed this way of thinking. In his book, the author explains that the best investment you can make over the next five years is to pay off all your debts and stay completely debt free forever. This summary presents ten strategies that will help you get out of debt and help you on your way to wealth and financial freedom. Added-value of this summary: • Save time • Understand key concepts • Expand your knowledge To learn more, read "Debt Free for Life" and discover the key to becoming debt free, and staying that way.

" Liberty is slow fruit. It is never cheap; it is made difficult because freedom is the accomplishment and perfectness of man. " — Ralph Waldo Emerson This book is for people who also believe personal freedom is the most important thing in life. In our free world, we can do what we want, spend time with people we like, and have a career that gives us joy. And yet, we don't use our freedom. Why is that? The problem is that we're held captive by ourselves. On a deeper level, we all strive for the same thing: To be free. It's in our nature. Every human has the desire and the need to be free. What It Takes To Be Free will lead you on the path to personal freedom. It's a highly practical guide that's based on timeless wisdom and personal experience. You're the ruler of your own kingdom. You can do anything you want, spend time with people you like, and have a career that you love. If you're willing to do what it takes, you will be free to do those things.

The book of financial wisdom that your future self will thank you for reading For many adults under 40, 'debt' is a four-letter word—something that should be avoided but is all too often unavoidable. In The Value of Debt in Building Wealth, bestselling author Thomas J. Anderson encourages you to rethink that. You'll walk away from this book with an understanding of how you can use debt wisely to secure the financial future you envision for yourself and your family. Student loans, mortgages, lines of credit, and other forms of debt are all discussed in detail, with a focus on smart planning for those who are accumulating assets—and debt—now. Should you rent or buy? How important is liquidity? What is good versus bad debt? How much debt should you have? What debt-to-income and debt-to-asset ratios should you aim for? Fixed debt or floating debt? What's the best way of saving for college and retirement? These are big questions that deserve thorough answers because the choices you make now could influence the course of your life. This thought-provoking book will open your eyes to savvy financial strategies for achieving your goals faster and with healthier bank accounts. Explore strategies for smart debt management, explained by one of the nation's top financial advisors Gain an understanding of investment basics and key financial concepts you'll need to achieve your long-term goals Understand the risks of having debt and the potential risks of being debt-free Make financial decisions now that will maximize your wealth, freedom, and opportunity later This book is not about buying things you cannot afford. It is about liquidity, flexibility and optimizing your personal balance sheet. The Value of Debt in Building Wealth is full of ideas you can apply to your own situation—no matter what your current asset level. Read this book today and thank yourself later. THE MILLION-COPY NEW YORK TIMES, BUSINESS WEEK, WALL STREET JOURNAL AND USA TODAY BESTSELLER IS BACK - COMPLETELY UPDATED! With over ONE MILLION copies sold - Smart Women Finish Rich is one of the most popular financial books for women ever written. A perennial bestseller for over two decades, now Bach returns with a completely updated, expanded and revised edition, Smart Women Finish Rich, to address the new financial concerns and opportunities for today's women. Whether you are just getting started in your investment life, looking to manage your money yourself, or work closely with a financial advisor, this book is your proven roadmap to the life you want and deserve. With Smart Women Finish Rich, you will feel like you are being coached personally by one of America's favorite and most trusted financial experts. The Smart Women Finish Rich program has helped millions of women for over twenty years gain confidence, clarity and control over their financial well-being--it has been passed from generations to generation -- and it now can help you.

Smart Women Finish Rich

Rich Dad, Poor Dad

How to Raise Millionaire Children

Summary: Start Late, Finish Rich

Go Green, Live Rich

Smart Women Finish Rich, Expanded and Updated

Win the Wealth Game by Walking Away

David Bach's Simple System for Building Wealth Through Homeownership Will Help You Finish Rich in Any Market—Automatically Updated with a new chapter of success stories **Owning a home has always been the American Dream, and in The Automatic Millionaire Homeowner, David Bach shows that buying a home and investment properties is not only possible, it is still the surest way to reach your seven-figure dreams on an ordinary income. Whether you are a renter or already own a home, Bach's book offers a lifelong strategy for real estate based on timeless wisdom that is tried and true—in any market. He includes everything you need to know, with step-by-step instructions, including phone numbers and web sites, so you can get started right away. As long as you're alive, you have to live somewhere. Why not let**

where you live make you financially secure and ultimately rich? David Bach will show you how.

GOODBYE DEBT—HELLO FREEDOM! Most of us grew up with the idea that there is good debt and there is bad debt. Good debts are generally considered to be debts you incur to buy things that can go up in value—like a home or college education. Bad debts are things like credit card balances, where you borrowed money to buy things that depreciate or go down in value, like most consumer goods. But as America's favorite financial coach, David Bach, points out, in difficult times there is no such thing as good debt. There is only debt. And all debt is too expensive—if what you desire is FREEDOM! In fact, Bach believes the best investment you can make today is to pay down your debt, faster and smarter than you have ever attempted before—starting today! In Debt Free for Life, #1 New York Times bestselling author David Bach has written his most groundbreaking and important book since The Automatic Millionaire, giving us the knowledge, the tools, and the mindset we need to get out of debt and achieve financial freedom—forever! Offering a revolutionary approach to personal finance that teaches you how to pay down your debt and adopt a whole new way of living – debt free. Bach unveils the Debt Wise program that empowers you to pare down your debt automatically. You'll learn how to calculate your Debt Freedom Day – the actual date you will be completely free of debt. And you'll discover that when you are debt free, you need a lot less money to live on. You can retire, even with a smaller nest egg -- perhaps earlier than you expected. David Bach has coached millions to pay off their debt and now he can guide you. Whether you have home loans, student loans, car loans, credit card debt—paying down your debt is truly a game you can win, if you know the rules. Debt Free For Life will teach you the rules and give you the tools to buy back your freedom.

David Bach has a plan to help you live and finish rich—no matter where you start So you feel like you've started late? You are not alone. What if I told you that right now as you flip through this book, 70% of the people in the store with you are living paycheck to paycheck? What if I told you that the man browsing the aisle to your left owes more than \$8,000 in credit card debt? And the woman on your right has less than \$1,000 in savings? See? You're really not alone. Unfortunately, the vast majority of people who've saved too little and borrowed too much will never catch up financially. Why? Because they don't know how. You can start late and finish rich—but you need a plan. This book contains the plan. It's inspiring, easy to follow, and is based on proven financial principles. Building a secure financial future for yourself isn't something you can do overnight. It will take time and it will take work. But you can do it. I know. I've helped millions of people get their financial lives together—and I can help you. Spend a few hours with me—and let me challenge you. Give me a chance to become your coach. Just because you started late doesn't mean you are doomed to an uncertain future. Whether you're in your thirties, forties, fifties, or beyond, there is still time to turn things around. It's never too late to live and finish rich. All it takes is the decision to start. —David Bach Is it too late for me to get rich? Over and over, people share their fears with David Bach, America's leading money coach and the number-one national best-selling author of The Automatic Millionaire. "If only I had started saving when I was younger!" they say. "Is there any hope for me?" There IS hope, and help is here at last! In Start Late, Finish Rich, David Bach takes the "Finish Rich" wisdom that has already helped millions of people and tailors it specifically to all of us who forgot to save, procrastinated, or got sidetracked by life's unexpected challenges. Whether you are in your thirties, forties, fifties, or even older, Bach shows that you really can start late and still live and finish rich – and you can get your plan in place fast. In a motivating, swift read you learn how to ramp up the road to financial security with the principles of spend less, save more, make more – and most important, LIVE MORE. And he gives you the time tested plan to do it. The Start Late, Finish Rich promise is bold and clear: Even if you are buried in debt – there is still hope. You can get rich in real estate – by starting small. Find your "Latte Factor" – and turbo charge it to save money you didn't know you had. You can start a business on the side – while you keep your old job and continue earning a paycheck. You can spend less, save more and make more – and it doesn't have to hurt. David Bach gives you step-by-step instructions, worksheets, phone numbers and website addresses –everything you need to put your Start Late plan into place right away. And he shares the stories of ordinary Americans who have turned their lives around, at thirty, forty, fifty, even sixty years of age, and are now financially free. They did it, and now it's your turn. With David Bach at your side, it's never too late to change your financial destiny. It's never too late to live your dreams. It's never too late to be free.

Canadian Edition, revised and updated From first-time newlyweds to people on their second marriage, couples face an overwhelming task when it comes to money management. Internationally renowned financial advisor and bestselling author David Bach knows that it doesn't have to be this way. In Smart Couples Finish Rich, he provides couples with easy-to-use tools that cover everything from credit-card management to investment advice to long-term care. From this updated, newly revised Canadian edition, couples will learn how to work together as a team to identify their core values and dreams, and to create a financial plan that will allow them to achieve security, provide for their family's future financial needs, and increase their income.

Stress Management for Life: A Research-Based Experiential Approach

A Proven Plan for Financial Fitness

The Total Money Makeover

Cashing Out

9 Steps to Achieving Financial Security and Funding Your Dreams

How to Learn Any Language Fast and Never Forget It

The Finish Rich Dictionary

"Startling in scope and bravado." —Janet Maslin, The New York Times "Artfully envisions a breathtakingly better world." —Los Angeles Times "Elaborate, smart and persuasive." —The Boston Globe "A pleasure to read." —The Wall Street Journal One of CBS News's Best Fall Books of 2005 • Among St Louis Post-Dispatch's Best Nonfiction Books of 2005 • One of Amazon.com's Best Science Books of 2005 A radical and optimistic view of the future course of human development from the bestselling author of How to Create a Mind and The Singularity is Nearer who Bill Gates calls "the best person I know at predicting the future of artificial intelligence" For over three decades, Ray Kurzweil has been one of the most respected and provocative advocates of the role of technology in our future. In his classic The Age of Spiritual Machines, he argued that computers would soon rival the full range of human intelligence at its best. Now he examines the next step in this inexorable evolutionary process: the union of human and machine, in which the knowledge and skills embedded in our brains will be combined with the vastly greater capacity, speed, and knowledge-sharing ability of our creations.

INSTANT NEW YORK TIMES, USA TODAY, WALL STREET JOURNAL, AND INTERNATIONAL BESTSELLER Discover #1 New York Times bestselling author David Bach's three secrets to financial freedom in an engaging story that will show you that you are richer than you think. Drawing on the author's experiences teaching millions of people around the world to live a rich life, this fast, easy listen reveals how anyone—from millennials to baby boomers—can still make his or her dreams come true. In this compelling, heartwarming parable, Bach and his bestselling coauthor John David Mann (The Go-Giver) tell the story of Zoey, a twenty-something woman living and working in New York City. Like many young professionals, Zoey is struggling to make ends meet under a growing burden of credit card and student loan debt, working crazy hours at her dream job but still not earning enough to provide a comfortable financial cushion. At her boss's suggestion, she makes friends with Henry, the elderly barista at her favorite Brooklyn coffee shop. Henry soon reveals his "Three Secrets to Financial Freedom," ideas Zoey dismisses at first but whose true power she ultimately comes to appreciate. Over the course of a single week, Zoey discovers that she already earns enough to secure her financial future and realize her truest dreams—all she has to do is make a few easy shifts in her everyday routine. The Latte Factor demystifies the secrets to achieving financial freedom, inspiring you to realize that it's never too late to reach for your dreams. By following the simple, proven path that Henry shows Zoey, anyone can make small changes today that will have big impact for a lifetime, proving once again that "David Bach is the financial expert to listen to when you're intimidated by your finances" (Tony Robbins, #1 New York Times bestselling author of Money: Master the Game).

Let David Bach show you a whole new way to prosper—by going green Internationally renowned financial expert and bestselling author David Bach has always urged readers to put their financial lives in line with their values. But what if your values are a cleaner and greener earth? Most people think that "going green" is an expensive choice they can't afford. Bach is here to say that you can have both: a life in line with your green values and a million dollars in the bank. Go Green, Live Rich outlines fifty ways to make your life, your home, your shopping, and your finances greener—and get rich trying. From driving the right car to making your home energy smart, Bach offers ways to improve the environment while you spend less, save more, earn more, and pay fewer taxes. Best of all, he shows you exactly how to take advantage of the "green wave" in personal finance without the difficult work of evaluating individual stocks. What's more, he will get you thinking about a green business of your own so you can help the world along as it is changing for the better. David Bach is on a mission to teach the world that you can live a great life by living a green life. With Go Green, Live Rich, you can live in line with your eco-values on the road to financial freedom.

NATIONAL BESTSELLER • For anyone who wants to learn a foreign language, this is the method that will finally make the words stick. "A brilliant and thoroughly modern guide to learning new languages."—Gary Marcus, cognitive psychologist and author of the New York Times bestseller Guitar Zero At thirty years old, Gabriel Wyner speaks six languages fluently. He didn't learn them in school—who does? Rather, he learned them in the past few years, working on his own and practicing on the subway, using simple techniques and free online resources—and here he wants to show others what he's discovered. Starting with pronunciation, you'll learn how to rewire your ears and turn foreign sounds into familiar sounds. You'll retrain your tongue to produce those sounds accurately, using tricks from opera singers and actors. Next, you'll begin to tackle words, and connect sounds and spellings to imagery rather than translations, which will enable you to think in a foreign language. And with the help of sophisticated spaced-repetition techniques, you'll be able to memorize hundreds of words a month in minutes every day. This is brain hacking at its most exciting, taking what we know about neuroscience and linguistics and using it to create the most efficient and enjoyable way to learn a foreign language in the spare minutes of your day.

Why You Don't Have to Be Rich to Live Rich

Start Late, Finish Rich

The Automatic Millionaire, Expanded and Updated

Creating Your Glide Path to a Healthy Financial L.I.F.E.

A Personalized Plan to Live and Finish Rich. . . Automatically

9 Steps to Creating a Rich Future for You and Your Partner (Canadian Edition)

A No-Fail Plan for Achieving Financial Freedom At Any Age

The Finish Rich WorkbookCreating a Personalized Plan for a Richer FutureCurrency

Internationally bestselling financial advisor David Bach's Automatic Millionaire promotes a revolutionary system for making even the most undisciplined money managers rich. The Automatic Millionaire shows readers how to change their financial practices and even their lives, the simple and automatic way. The book begins with a powerful story about an average Canadian couple — he's a low-level manager, she's a beautician — whose joint income never exceeds \$55,000 a year, yet who somehow manage to own two homes debt-free, put two kids through college, and retire at fifty-five with more than \$1 million in savings. The incredible message Bach delivers is that the key to getting rich is "automating" the way to wealth by "paying yourself first," using automatic funded retirement accounts and money market accounts to secure the future and pay for the present. A concise guide that's a fixture on bestseller lists, The Automatic Millionaire introduces readers to a system that is powerful and simple — an automatically effective, life-changing system that delivers. Do it once, the rest is automatic.

Two thirtysomethings try to find their way through the complications of post-marriage love in this beloved novel from #1 New York Times bestselling author Judy Blume. Margo and B.B. are each divorced, and each is trying to reinvent her life in Colorado—while their respective teenage daughters look on with a mixture of humor and horror. But even smart women sometimes have a lot to learn—and they will, when B.B.'s ex-husband moves in next door to Margo... Includes a New Introduction by the Author

No Matter Where You Start, David Bach Can Help You Live and Finish Rich With his national bestsellers Smart Women Finish Rich and Smart Couples Finish Rich, renowned financial advisor and educator David Bach has taught millions of

people of all ages and incomes how to take control of their financial future. His message, that the key to building wealth is “values first, stuff second,” has inspired people all over the world. Now, The Finish Rich Workbook gives couples and singles alike a new opportunity to tailor his advice for their individual circumstances. Combining the down-to-earth, jargon-free approach that has made him so popular with the hands-on practicality of a workbook, this new addition to the Finish Rich series is like having a one-on-one session with David Bach. You will learn how to:

- Use the power of the Latte Factor™, David Bach's international recognized approach to building wealth on a few dollars a day.
- Apply the Debt Free Solution™, a powerful way to reduce debt quickly and repair your credit in the process.
- Organize your financial life in minutes with the FinishRich Inventory Planner™ and File Folder system, including a pull-out summary of where you stand financially.
- Craft a personalized FinishRich QuickStart™ plan—a to-do list for today, this month, and this year, so you can get started right away.
- Find the perfect financial advisor by using the FinishRich Advisor Questionnaire™ to find, interview, screen, and score an advisor before you hire them. Whether you're working with a few dollars a week or quite a bit more, Bach's nine-step program will help you put the Finish Rich wisdom right to work for you.

A Lifetime Plan to Finish Rich in Real Estate
The Automatic Millionaire: Canadian Edition
The Finish Rich Plan for Financial Freedom

A Powerful Plan to Finish Rich in Real Estate
The Automatic Millionaire Homeowner
Debt Free For Life

Let 2010 Set You on the Path to Wealth. Believe it or not, recessions make millionaires! Will you be one? In Start Over, Finish Rich, America's best-loved financial expert, David Bach, explains that 2010 will be the best opportunity for building wealth we have seen in decades. And, as the economy recovers, you must be set up to recover with it. Bach's easy, take-action plan will show you how. Start Over, Finish Rich supplies the ten crucial moves you must make in 2010 to get back on track and recapture your dreams of a richer future. Learn how to:

- * Get out of debt
- * Fix your credit
- * Rebuild your 401k plan
- * Improve your 529 Plan
- * Take smart risks
- * Reorganize your financial life for the high tech age
- * Update your real estate plan
- * Change your thinking about money
- * Recommit to wealth

As Bach says, "A recession is a terrible thing to waste—so don't waste this one! Use it instead to get rich." Read Start Over, Finish Rich and let David Bach put you and your family back on the path to financial freedom.

OVER 1.5 MILLION COPIES SOLD—#1 NEW YORK TIMES, WALL STREET JOURNAL, USA TODAY, BUSINESSWEEK BESTSELLER What's the secret to becoming a millionaire? For years people have asked David Bach, the national bestselling author of Smart Women Finish Rich, Smart Couples Finish Rich, and Start Late, Finish Rich what's the real secret to getting rich? What's the one thing I need to do? Now, in the newly revised The Automatic Millionaire, expanded and updated, David Bach is sharing that secret. The Automatic Millionaire starts with the powerful story of an average American couple—he's a low-level manager, she's a beautician—whose joint income never exceeds \$55,000 a year, yet who somehow manage to own two homes debt-free, put two kids through college, and retire at 55 with more than \$1 million in savings. Through their story you'll learn the surprising fact that you cannot get rich with a budget! You have to have a plan to pay yourself first that is totally automatic, a plan that will automatically secure your future and pay for your present. What makes The Automatic Millionaire unique:

- You don't need a budget
- You don't need willpower
- You don't need to make a lot of money
- You don't need to be that interested in money
- You can set up the plan in an hour

David gives you a totally realistic system, based on timeless principles, with everything you need to know, including phone numbers, websites and apps, so you can put the secret to becoming an Automatic Millionaire in place from the comfort of your own home. This powerful little book has the potential to secure your financial future. Do it once--the rest is automatic! The Automatic Millionaire is one of the most popular financial books of our time. It was a runaway hit when it was first published in 2004, spending thirty-one weeks on the New York Times bestseller list and appearing at at number one simultaneously on the New York Times, USA Today, BusinessWeek, and Wall Street Journal business bestseller lists. It has sold over 1.5 million copies and been translated around the world in over a dozen languages. This is the first update since 2005 and includes updated information on taxes, investments, technologies and apps to automate your financial life as well as David's latest systems for making the entire process even easier.

A revolutionary financial and career path to break free from corporate America's grasp, make peace with your finances, and build wealth on your own terms When it comes to our finances, we're told to follow the same script as our white colleagues: work hard, make money, save, and invest. Yet despite putting in twice the effort, you end up making less and are routinely passed up for career opportunities. Here's the truth: financial freedom is within your reach, but playing by corporate America's rules will only take you halfway there. To win, you must eventually walk away—and take up an entirely different model of wealth accumulation. Cashing Out is your roadmap to financial freedom despite the broken system. You don't have to sacrifice your time and mental health to maximize income. Instead, financial experts Julien and Kiersten Saunders show how to design a life that allows you to enjoy the little things now while setting yourself up for future financial security. Drawing from their journey paying off \$200,000 of debt in five years, quitting their high-stress corporate jobs, and retaking control of their finances, this book will teach you:

- Why the mantra and glitz of “Black Excellence” is an unsustainable motivation for wealth building
- How to prioritize the right goals at each stage of your career so you can quit in 15 years or less
- How to talk about money with your loved ones without coming to blows
- Practical strategies to bring more money in without robbing you of time and energy you don't have

It's time to stop being a cog in the machine that leaves you under-appreciated and underpaid. Cashing Out shows you how to open the door to a new kind of prosperity.

Although we have been successful in our careers, they have not turned out quite as we expected. We both have changed positions several times—for all the right reasons—but there are no pension plans vesting on our behalf. Our retirement funds are growing only through our individual contributions. Michael and I have a wonderful marriage with three great children. As I write this, two are in college and one is just beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was bored and tired of studying. “Why should I put time into studying subjects I will never use in real life?” he protested. Without thinking, I responded, “Because if you don't get good grades, you won't get into college.” “Regardless of whether I go to college,” he replied, “I'm going to be rich.”

A No-fail Plan for Achieving Financial Freedom at Any Age

Review and Analysis of Bach's Book

The Automatic Millionaire Homeowner, Canadian Edition

50 Simple Ways to Save the Earth and Get Rich Trying

Fluent Forever

The Latte Factor

The Hitchhiker's Guide to the Galaxy: The Illustrated Edition

Canadian Edition, revised and updated. With hundreds of thousands of copies in print around the world, Smart Women Finish Rich, by financial advisor David Bach, has shown women of all ages and backgrounds how to take control of their financial futures. Whether you're working with a few dollars a week or a substantial inheritance, Bach's nine-step program gives you the tools for spending wisely, establishing security and aligning your money with your values. This new Canadian edition includes up-to-date tax information, income-building strategies, online resources, pension planning and new ways to attract greater wealth -- personal and financial -- into your life. From the Trade Paperback edition.

How does an ordinary person with an ordinary income reach their seven-figure dreams? First they must own their own home – and do it David Bach's way. The financial coach who has helped millions to finish rich is back with a simple, powerful solution to get rich in real estate. As David says, “Renters stay poor, homeowners get rich, and smart landlords laugh all the way to the bank!” In his breakout 2004 bestseller, The Automatic Millionaire, David Bach showed why owning your own home is not only smart, it's the core secret to becoming a millionaire. In his new book, tailored for a Canadian readership, he shows exactly how to make that happen with a simple, automatic plan you can read in an hour and put into place today. Renters will learn how to buy a first home, even with lousy credit and tiny savings. And existing homeowners will find out how to turn the roof over their heads into a powerful investment that doubles, triples, and quadruples in price while you simply enjoy living in it. And while you don't have to be a landlord to finish rich, if you're willing to be, David teaches you how simple it really is to buy a rental property even while you're paying the mortgage on your home. The Automatic Millionaire Homeowner is brilliantly simple, easy to read, highly motivational with a realistic, take-action method for achieving financial prosperity in real estate, starting now. Bach offers time-tested tactics on all the essentials, including:

- Why you shouldn't wait: busting the myths of renting
- Finding a down payment right now using the Automatic Down Payment Solution™
- Choosing the mortgage that is right for you – even with debt, even with imperfect credit
- The secret system for debt-free homeownership: why you must Make It Automatic!
- The Automatic Millionaire Right Place, Right Time, Right Price, Right Program™ for buying and selling
- Learn the Automatic Millionaire Mindset™ and collect “automatic cheques” while you sleep

With this essential companion to the automatic #1 national bestseller, you can put pencil to paper and make your seven-figure dreams come true! The Automatic Millionaire rocketed to instant bestseller status because in its pages America's best-loved money coach, David Bach, delivered a uniquely foolproof, hassle-free plan for achieving financial security even if you have zero willpower. Now The Automatic Millionaire Workbook lets you tailor that strategy to your own financial life in a line-by-line personal plan. The workbook features: The five questions that determine with 90 percent certainty if you will be an Automatic Millionaire Charts and checklists for paying down debt while you save A clear path for any renter to become a home owner Worksheets to set savings goals and meet them, no matter how much you make A game plan for paying off mortgages early The one crucial step that guarantees your financial plan will succeed Details on where to invest, what phone calls to make, and exactly what to say when automating your financial future Along the way, you will be inspired by stories of ordinary Americans from all walks of life who are becoming Automatic Millionaires. The Automatic Millionaire Workbook makes it easier than ever for you to put your financial life on autopilot and finish rich –without a budget. You've dreamed it, now write it and do it. The rest is automatic! Many women, whether they've managed million-dollar budgets at work or managed kids, bills, and car payments at home, feel at a loss when it comes to figuring out their finances. Now, in Smart Women Finish Rich, renowned financial adviser David Bach gives women the tools and the program they need to create a rich future. Whether you're working with a few dollars a week or a significant inheritance, Bach's seven-step program can provide a huge payoff. Smart Women Finish Rich will put you in control of your finances and your future. "David Bach is a financial genius with a passion for helping women get rich. Read this book--and prosper!" --Laurie Beth Jones, bestselling author of Jesus CEO "Finally, a book for women that talks about money in a way that makes sense. David Bach is not just an expert in managing money—he's the ultimate motivational coach for women. I can't recommend this book enough. It's a must-read!" --Barbara DeAngelis, Ph.D., bestselling author of Real Moments "Finally, a financial planning guide that addresses the unique issues that women face today. But what I like the most is that David starts with the most important principle: aligning your money with your values." --Harry S. Dent, Jr., bestselling author of The Roaring 2000s From the Trade Paperback edition.

What It Takes To Be Free

Smart Women

Summary: Debt Free for Life

Summary of David Bach's Smart Women Finish Rich, Expanded and Updated

When Humans Transcend Biology

Smart Couples Finish Rich, Canadian Edition

Winning Strategies to Creating Great Credit and Retiring Rich

“[David Bach's] advice is heartfelt and worthy. For most couples struggling to make their financial lives smoother, this is a good place to get the dialogue rolling.” –USA Today #1 New York Times bestselling author David Bach has helped millions of couples plan for a future they love with more than 7 million of his books in print. And now, completely updated and revised, Smart Couples Finish Rich, America's favorite money book, is back. You'll discover the latest techniques to live a life as a couple, where your values align and your money decisions become easier. Whether newlyweds, a couple planning for retirement or already retired, this timeless classic provides couples with easy-to-use tools that cover everything from credit card management to detailed investment advice to long term care. Together you'll learn why couples who plan their finances together, stay together!

AARP Digital Editions offer you practical tips, proven solutions, and expert guidance. The desire to get out of debt can sometimes be smothered by the sheer volume of information, and misinformation, available. To overcome such obstacles, what you need is one place to find the right answers, right away. That's why author Anthony Manganiello—founder and creator of DebtFREE.com and President and CEO of Centricity, Inc.—has created The Debt-Free Millionaire. Since 1995, Manganiello has helped hundreds of thousands of people get out of debt, and now, he'll show you how to do the same. Throughout these pages, he skillfully outlines a plan that will allow you to eliminate debt, develop better credit, and retire comfortably. You'll learn everything from how to perform a Cash-FLOW Analysis™—a straightforward approach to assessing your financial standing—to putting your plan into action. Along the way, Manganiello reveals how debt and credit should fit into your financial life and addresses how to employ specific strategies that will lead you to accumulate wealth instead of what you're most likely doing now, consuming it. No matter what your current financial situation, the five simple steps comprising this plan will put you in a better position to prosper in the years ahead. You'll also find that as you progress through the Debt-Free Millionaire Plan, you'll be fairly well insulated from the economic ups and downs experienced by others who are stumbling through life without a plan. After reading this book, when you think of what a millionaire is, you'll realize that the only difference between you and becoming a millionaire is a matter of time and distance. The strategies outlined here will help you close that gap as quickly as possible.

The must-read summary of David Bach's book: “Start Late, Finish Rich: A No-Fail Plan for Achieving Financial Freedom at Any Age”. This complete summary of the ideas from David Bach's book “Start Late, Finish Rich” shows that it is never too late to take control of your financial situation and end up rich. The author explains that there are five key strategies for financial freedom and explores each one in turn. This book offers no-nonsense advice that anyone can apply to save money, earn more and make the right investments. Added-value of this summary:

- Save time
- Understand the key strategies
- Expand your financial knowledge

To learn more, read “Start Late, Finish Rich” and find out how you can start taking action today to reach financial freedom.

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

The Automatic Millionaire Workbook

A Powerful One-Step Plan to Live and Finish Rich

1001 Financial Words You Need to Know

The Quickest Path to Early Financial Independence

Start Over, Finish Rich

AARP The Debt-Free Millionaire

Millionaire by Thirty

Do you know what a balloon payment or a credit score is? A Sharpe ratio? A market-timer? Unfortunately, most people do not know these and many other important financial terms—until it is too late. In The Finish Rich Dictionary, best-selling author David Bach defines and demystifies the language of finance, giving readers the power to understand their finances, manage their money more effectively, and plan for their future. This compact volume provides clear definitions (with frequent sample sentences and occasional usage notes) for terms such as “adjustable rate mortgage,” “consumer price index,” “Fannie Mae,” “keiretsu,” “Latte factor,” “monetarism,” “narrow money,” “no-load,” “Patriot bond,” “rack rent,” “Roth IRA,” “Sallie Mae,” “stagflation,” “tiger economy,” “value stock,” “white goods,” and “zaibatsu.” In addition to the essential 1001 words, the book also includes many explanatory essays about important (and often confusing) topics. Readers can learn if they have a credit card problem and, if so, how to solve it. Other essays shed light on how to buy a home, the top ten money mistakes people make, understanding your credit score, how to hire a financial advisor, and how to plan for retirement. Finally, the book includes a list of common financial equations, an interest rate calculator table, and an extensive listing of books for further reading, making The Finish Rich Dictionary a truly practical all-around financial guide and reference book. Whether you are a business school student or a homeowner taking out a mortgage, The Finish Rich Dictionary is the ideal companion to the complex world of money and finance.

Readers can gain a lot of interest without mortgaging their time with this book of words that are really worth the money.

How does an ordinary person with an ordinary income reach their seven-figure dreams? First they must own their own home – and do it David Bach's way. The financial coach who has helped millions to finish rich is back with a simple, powerful solution to get rich in real estate. As David says, “Renters stay poor, homeowners get rich, and smart landlords laugh all the way to the bank!” In his breakout 2004 bestseller, The Automatic Millionaire, David Bach showed why owning your own home is not only smart, it's the core secret to becoming a millionaire. In his new book, tailored for a Canadian readership, he shows exactly how to make that happen with a simple, automatic plan you can read in an hour and put into place today. Renters will learn how to buy a first home, even with lousy credit and tiny savings. And existing homeowners will find out how to turn the roof over their heads into a powerful investment that doubles, triples, and quadruples in price while you simply enjoy living in it. And while you don't have to be a landlord to finish rich, if you're willing to be, David teaches you how simple it really is to buy a rental property even while you're paying the mortgage on your home. The Automatic Millionaire Homeowner is brilliantly simple, easy to read, highly motivational with a realistic, take-action method for achieving financial prosperity in real estate, starting now. Bach offers time-tested tactics on all the essentials, including:

- * Why you shouldn't wait: busting the myths of renting
- * Finding a down payment right now using the Automatic Down Payment Solution (tm)
- * Choosing the mortgage that is right for you – even with debt, even with imperfect credit
- * The secret system for debt-free homeownership: why you must Make It Automatic!
- * The Automatic Millionaire Right Place, Right Time, Right Price, Right Program (tm) for buying and selling
- * Learn the Automatic Millionaire Mindset (tm) and collect “automatic cheques” while you sleep

From the Hardcover edition.

This beautifully illustrated edition of the New York Times bestselling classic celebrates the 42nd anniversary of the original publication—with all-new art by award-winning illustrator Chris Riddell. SOON TO BE A HULU SERIES • “An astonishing comic writer.”—Neil Gaiman Nominated as one of America's best-loved novels by PBS's The Great American Read It's an ordinary Thursday morning for Arthur Dent . . . until his house gets demolished.

The Earth follows shortly after to make way for a new hyperspace express route, and Arthur's best friend has just announced that he's an alien. After that, things get much, much worse. With just a towel, a small yellow fish, and a book, Arthur has to navigate through a very hostile universe in the company of a gang of unreliable aliens. Luckily the fish is quite good at languages. And the book is The Hitchhiker's Guide to the Galaxy . . . which helpfully has the words DON'T PANIC inscribed in large, friendly letters on its cover. Douglas Adams's mega-selling pop-culture classic sends logic into orbit, plays havoc with both time and physics, offers up pithy commentary on such things as ballpoint pens, potted plants, and digital watches . . . and, most important, reveals the ultimate answer to life, the universe, and everything. Now, if you could only figure out the question. . . .

The Value of Debt in Building Wealth

Smart Women Finish Rich, Canadian Edition

9 Steps to Creating a Rich Future for You and Your Partner

Start Late, Finish Rich (Canadian Edition)

The Finish Rich Workbook

A war for your money is raging and it is time to fight back! In a book that will forever change how you spend your hard earned money, America's favorite financial coach, David Bach, shows you how to save thousands of dollars every year by taking on the “corporate machines.”

In these times when every dollar counts, big businesses are using dishonest tricks to rip you off, making themselves billions while they keep you living paycheck to paycheck. David Bach knows that until you learn to fight for your money, you will overpay for almost everything you buy. In Fight for Your Money, he gives you the tools to FIGHT BACK and WIN. Bach shows you how every dollar you spend is really a battle between you and the businesses—and the government—who want to take it as profit. When you know how the system is rigged—the extra points, the hidden fees, the late charges, the unused tax breaks, the escalating rates—you can fight back against the pickpockets and save literally thousands every year—money in your pocket that can help you live your dreams. Fight for Your Money shows how you are being taken on your cell phone contract, cable bill, car purchase, credit card, life insurance, healthcare, 401(k) plan, airfare, hotel bills, and much more. Bach gives you all the tools you need to fight back, with websites, phone numbers, sample letters and real-life stories of ordinary people who have fought for their money and won. You'll learn how to: Beat the credit card companies at the games they play that cost you thousands annually in interest and fees Make your bank accounts work for you with higher yields and lower fees Save thousands by pre-paying college tuition at TODAY's prices Raise your credit score and pay thousands less in mortgage interest Cut your life insurance premiums in half by making one call Save hundreds on air travel, hotels, and car rentals—just by being an informed consumer Avoid huge rip-offs like bank-issued gift cards, medical credit cards, 401(k) debit cards, and sneaky renewals of your cell-phone plan. David Bach knows that when you are being taken financially, you work harder than you have to, for longer than you need to. This book helps you fight for your money, so you can live your life doing what you really want to do.