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Buy the paperback and get the Kindle version for FREE The Complete Guide to the FIRE system for financial independence Do dream about being free of financial worries or even securing an early retirement? If you are living like most people these days you are: Waking up in the morning dreading the 9-5, going on the commute, standing in line, punching the clock and doing the exact same thing the next day. We do this to pay off our mortgage, buy new things, get rid of debt, maybe save some money. To most folks, this traditional "system" of work does not seem to offer opportunities to gain financial independence. However, this could not be further from the truth. The insights from the FIRE system will unlock the correct and realistic ways of allocating your capital and investing correctly to make financial freedom a worthwhile pursuit. A Complete Guide This is just a fraction of what you will learn: A guaranteed method for getting out of debt FAST and how to be smarter than your debt collectors Hacking your mind to create a purpose and a tremendous drive to succeed The secrets of how to control your expenses and grow your bank account In-depth FIRE investment method for

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effective wealth management The step by step guidelines for allocating you capital the modern way. No need for financial advisors who do not have your goals in mind. Advanced rules for real estate investing How to get most out of life when you've made it The viable FIRE strategies whether you are a high or average earner. There is a realistic track for everyone. Hack your biology to create a tremendous drive Going on a journey toward financial independence is a hard walk if you do not have the right mindset. Financially Unchained will teach you how to not only be a wiser investor but will also give you effective ways of understanding how to set long-term goals that will make your probability of success a lot higher. The Behavioral Aspect of Wealth Management Do not underestimate the importance of knowing what makes you "tick" and how to look inward to figure out your inner motivations. If you sit down with a financial advisor they will overlook this aspect of the investment process Financially Unchained gives you the tool for exploring and defining what makes YOU happy and what makes this journey worthwhile. Investment minimalism is here to stay After completing this book, you will know how to leverage the low-cost investment options that are key to any modern asset allocation strategy These strategies are eradicating the need for expensive financial managers and giving you back control. Why spend money on expensive advisors if they are no better at

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predicting the future then chimpanzees throwing darts? You will also learn about the optimal rule savings to get where you want to be financially, and what the heck the Safe Withdrawal Rate means. You will find a complete guide on how to specifically set up and manage your investment portfolio. This book is FLUFF FREE with a keen focus on information and methods to succeed. The Time is NOW This is part of your new life of financial minimalism that will. The book is full of so much more, so the time is NOW. FIRE up your life and get yourself a copy! About the Author Ted Rasmussen is now financially independent well before his 40th birthday. After university, he used to have a high paying job but still managed to spend all of his money on an expensive lifestyle. After a few years of this, he grew tired of this way of life. He found the FIRE principles and decided with a laser focus to apply those principles to his own financial situation. It took some hard work, but now he is doing what he loves to do every day.

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

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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. In 2011 the World Bank—with funding from the Bill and Melinda Gates

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Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying

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country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalindex.

The #1 bestselling author presents his most important book since *The Automatic Millionaire* and gives Canadians the knowledge, the tools, and the mindset to get out of debt — forever. Whether you are working off student loans or trying to meet the minimum balance on your credit card bill, you are probably worried every time you open your mailbox. With salaries frozen and layoffs looming, how will you ever be able to pay down that debt, let alone retire in peace? Here, David Bach offers a new philosophy made for our times, a paradigm-shifting approach to finance that teaches you how to pay down your debt and adopt a whole new way of living. If you have debt, you can be rich but still not free. When you pay down your debt, you reach Freedom Day, that glorious moment when you need a lot less money just to live. On that day, you are truly free. You can have a smaller nest egg and still retire, perhaps even earlier than you expected. With his trademark motivational energy and take-action step by step advice, Bach helps you revolutionize your finances. In these lean times, it's still possible to live your financial dreams. Let David Bach show you how.

this book is written to have the right acknowledge to financial freedom

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The authors teach readers about the new rules of investing, which include investing with inflation-protected bonds, reaching retirement goals, and investing safely for college.

The #1 Wall Street Journal Bestseller “Required reading. . . . Shows how our economic crisis was a failure, not of the free market, but of government.”

—Charles Koch, Chairman and CEO, Koch Industries, Inc. Did Wall Street cause the mess we are in? Should Washington place stronger regulations on the entire financial industry? Can we lower unemployment rates by controlling the free market? The answer is NO. Not only is free market capitalism good for the economy, says industry expert John Allison, it is our only hope for recovery. As the nation’s longest-serving CEO of a top-25 financial institution, Allison has had a unique inside view of the events leading up to the financial crisis. He has seen the direct effect of government incentives on the real estate market. He has seen how government regulations only make matters worse. And now, in this controversial wake-up call of a book, he has given us a solution. The national bestselling *The Financial Crisis and the Free Market Cure* reveals: Why regulation is bad for the market—and for the world What we can do to promote a healthy free market How we can help end unemployment in America The truth about TARP and the bailouts How Washington can help Wall Street build a better

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future for everyone With shrewd insight, alarming insider details, and practical advice for today's leaders, this electrifying analysis is nothing less than a call to arms for a nation on the brink. You'll learn how government incentives helped blow up the real estate bubble to unsustainable proportions, how financial tools such as derivatives have been wrongly blamed for the crash, and how Congress fails to understand it should not try to control the market—and then completely mismanages it when it tries. In the end, you'll understand why it's so important to put "free" back in free market. It's time for America to accept the truth: the government can't fix the economy because the government wrecked the economy. This book gives us the tools, the inspiration—and the cure.

A Step-by-Step guide on what you need to do and what you really need to know to become financially secure.

"Breaking Free From Financial Pison" is an interactive workbook that is designed to be your roadmap and game plan for successfully overcoming student debt. Have you ever imagined what your life would look like without student loan debt? Is it possible that you could purchase a home with a low interest rate? Do your student loans cause a negative impact on your credit score? Has your student loan debt hindered you from achieving the American dream? In order to break free from financial aid prison, we must understand the root cause of bondage. According to the Federal Reserve, Americans are \$1.6 trillion in student loan debt and counting. How did we get there? This book will unlock the mysteries of student loan bondage

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and introduce a plan in layman terms with strategies for breaking free from the financial aid prison.

dfree™. No debt, no deficits, and no delinquencies. Drawing on his years of experience as a pastor, public policy maker, and community leader, DeForest "Buster" Soaries, Jr. shares the four vital keys to debt-free living in this groundbreaking, life-changing new approach. "The idea that we would be voluntary slaves is offensive to all of our sensibilities," says Soaries. "But when we continue to spend what we don't have, charge what we don't need, and borrow more than we can repay, then we must call the problem what it is: slavery." This is not another financial literacy program assuming that all people need is information. Soaries believes living in debt is an emotional, spiritual, and psychological problem as much as it is an educational and informational one. Here, Soaries shares the four vital keys to debt-free living that have helped hundreds of families in his church get out of debt. By replacing the "get more money" mentality with a "get out of debt" approach to financial freedom, not only were hundreds of people able to go debt free, his church's offerings increased by \$1 million dollars--during the recession. Find out how you can leave a financial legacy of your own by saying yes to no debt. Says Soaries: "There may be no greater need than to understand the value and joy of debt-free living. There may be no greater legacy we can leave our children."

Do you ever think about all the things that you wish people told you when you were younger that would have helped you get to a better place sooner? There is so much to learn about money management, retirement saving, and financial planning, if you try to teach yourself, you might be old enough to retire before you learn it all. What if there was a way to gather the highlights of that info in one place so that you could learn how to be richer right now?

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Fortunately for you, everything you need to know to become a millionaire and financially free is summarized right here in this guide. This is not a simple overview of how to get wealthy written by somebody who was born into wealth. We don't come from money. We started from the bottom and we have written down what we've learned along the way so that you don't have to make the same mistakes. Real advice from real people who started from the bottom and rose to the top. When you combine your determination and drive with our knowledge, you will be that much closer to making your dreams come true too! If a rich guy tells you it's easy to make money, he's probably lying to you. We all work, so we know the truth. Work is hard. Achieving success isn't simple. We believe that if you work hard and believe in yourself and you never stop moving forward, you will reach your goals even if the journey is long and hard. We aren't going to lie to you and tell you that any of it will be easy. What we will do is provide you with the wisdom of millionaires to guide you toward the future that you want and steer you away from the mistakes that we made. You can't keep taking money advice from broke folks. The knowledge that took us decades to acquire is now yours, neatly organized and ready for you to use to achieve your legendary success. One of the barriers to building wealth this generation faces is the lack of easily accessible local expertise. When you want to get better at basketball, your friends will help you learn the basics and there are coaches at every school who are more than able to help you become a better basketball player. Your layup technique will be different if you are left-handed or right-handed or tall or short. The methods that people use to become rich also differ based on their background. When you decide you want to be wealthy, you don't have an abundance of knowledgeable people to lean on for advice. You probably don't have an uncle who played in the NBA to guide you through the journey to get to the league.

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Similarly, you probably don't have a millionaire family member to educate you on how to become wealthy. If you think some multi-millionaire mentor is going to give you a hundred thousand dollars and show you how to turn it into a million dollars, don't hold your breath. If you want to be free, you are going to have to free yourself. Financial freedom for everyone doesn't mean everyone needs to be a millionaire. Financial freedom means you have the freedom to live the life you want to live - a healthier and happier lifestyle rich with experience and purpose. It also means the freedom to be who you really are. No need to trade in your reality to play a role in someone else's story. No more masks to hide your truths. There can be no large-scale revolution for our generation until each of us has a personal revolution. Before we can achieve greatness as a people, we must each embark upon the journey to freedom. When you see someone pull up in a hundred-thousand-dollar car, do you think to yourself that he is a lucky individual who must have been born into money? Or do you see him as someone who's a hard-working individual who must have accomplished so much to be able to afford such a vehicle? Most of us were not born into money, including the authors of this book. We rose up from the bottom to our current status and that means you can do it too. Freedom cannot be gifted or bestowed upon another. It must be earned. You must free yourself!

The Simple Life Guide to Financial Freedom Free Yourself from the Chains of Debt and Find Financial Peace Second Nature Publishing

A New York Times correspondent shares his financial successes and mishaps, offering an everyman's guide to straightening out your money once and for all. Money management is one of our most practical survival skills—and also one we've convinced ourselves we're either born with or not. In reality, financial planning can be learned, like anything else. Part financial

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memoir and part research-based guide to attaining lifelong security, *This Is the Year I Put My Financial Life in Order* is the book that everyone who has never wanted to read a preachy financial guide has been waiting for. John Schwartz and his wife, Jeanne, are pre-retirement workers of an economic class well above the poverty line, but well below the one percent. Sharing his own alternately harrowing and hilarious stories—from his brush with financial ruin and bankruptcy in his thirties to his short-lived budgeted diet of cafeteria french fries and gravy—John will walk you through his own journey to financial literacy, which he admittedly started a bit late. He covers everything from investments to retirement and insurance to wills (at fifty-eight, he didn't have one!), medical directives and more. Whether you're a college grad wanting to start out on the right foot or you're approaching retirement age and still wondering what a 401(K) is, *This Is the Year I Put My Financial Life in Order* will help you become your own best financial adviser.

Getting Your FREE Bonus Download this book, read it to the end and see "BONUS: Your FREE Gift" chapter after the conclusion. *Debt Free Living 15 Tips On How To Get Out Of Debt And Have Financial Freedom* Several plans to pay off debt fizzle on the grounds that there's no genuine inspiration driving them. Your debt plan may have started with inspiration, however the inspiration left before the plan could be done. If you need keep force in your debt result, you need to ceaselessly help yourself to remember the reasons you need to escape debt. By what means will paying off your exceptional bills advantage your life? What would you be able to do when you're without debt that you can't do now? In case you're confused for debt result inspiration, here are the reasons you ought to be without debt. Here in this book, I have shared more than 15 tips by which you can get rid of the debts you have taken and thus you can live a

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stress free life. You will find the following information here: Need of getting rid of debt of all kinds How to make yourself free of debt Tips for getting financial freedom by paying off all the debt you have Download your E book "Debt Free Living: 15 Tips On How To Get Out Of Debt And Have Financial Freedom" by scrolling up and clicking "Buy Now with 1-Click" button! For the greater part of recorded history the most successful and powerful states were autocracies; yet now the world is increasingly dominated by democracies. In *A Free Nation Deep in Debt*, James Macdonald provides a novel answer for how and why this political transformation occurred. The pressures of war finance led ancient states to store up treasure; and treasure accumulation invariably favored autocratic states. But when the art of public borrowing was developed by the city-states of medieval Italy as a democratic alternative to the treasure chest, the balance of power tipped. From that point on, the pressures of war favored states with the greatest public creditworthiness; and the most creditworthy states were invariably those in which the people who provided the money also controlled the government. Democracy had found a secret weapon and the era of the citizen creditor was born. Macdonald unfolds this tale in a sweeping history that starts in biblical times, passes via medieval Italy to the wars and revolutions of the seventeenth and eighteenth centuries, and ends with the great bond drives that financed the two world wars.

If you're looking to master the long game of financial freedom and discover the secret to creating real wealth without losing tons of

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money to scams and bad investment vehicles, then this guide is for you

Growing your money and keeping it in the extremely volatile financial world isn't an easy task.

Coupled with tons of investment options and tons of equally terrible financial advices, it's easy to see why ordinary people who want to ensure a better future for themselves and their loved ones keep losing their hard-earned money to complex financial schemes at best and even outright scams at worst.

But it doesn't have to be that way.

In this powerful guide to financial independence, Christopher Kent demystifies the mystery of finance and equips you with all the tools you need to become not only financially literate but better prepared to deal with the ever-changing financial landscaped while coming out on top.

In *Budget and Invest to Financial Freedom*, you're going to discover:

- The 10 principles of financial freedom that you need to know about if you want to live a life free of financial worries
- How to measure your tolerance to financial risk and choose an investment style best

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suitable for you

- A powerful step-by-step guide to help you create a budget and stay on track money-wise
- A surefire technique to help you resolve ALL your debts if you've tried everything without success
- How to become a financial minimalist without becoming a penny-pincher
- Why that 401k might not be enough if you want to enjoy your retirement, and what to do about it
- The 5-step plan to help you build an emergency fund so life doesn't take you by surprise
- ...and tons more!

It doesn't matter if you're completely oblivious to what it takes to become financially independent or have no clue what it takes to grow and keep your money safe, by the time you're through with this guide, you'll be well-equipped with tactics and strategies to make informed investment decisions while avoiding financial pitfalls that many people—including experts—fall into.

Scroll up and click the "add to cart" button to buy now!

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Everyone wants to be financially free. But the important fact is that everyone has a different way of describing financial freedom. But still, there is a definite path to be financially free that could be modified according to individual preferences. There are some basic steps that could be followed and financial freedom could be achieved. These are saving some amount of income constantly, spending less on unnecessary stuff, avoiding and minimizing debt, etc.

Diversifies portfolio of investment is generally preferred for financial independence.

Dependence on a specific income source or a job is to be avoided in the way to attain financial freedom. Financial freedom strategies are difficult to follow but once mastered a person can have a life of ease and comfort. The need for working hard will be eliminated completely.

Financial freedom is generally important in the old age when the body is not fit to work for long hours.

Many people are either in financial mess or may soon enter into financial mess because they lack knowledge about personal finance ..This book is aimed at bridging the gap by equipping readers with knowledge and skills necessary to manage personal finance.

Originally published in hardcover in 2019 by Avery.

Regardless of what some people think, wealth is generally not a matter of luck where somebody seems to get all the breaks; instead it is achieved by having a money mindset that makes the right decisions and lives a life of action based on the knowledge of how to effectively gain and maintain money. There simply is very little chance involved in successfully arriving at that comfortable place in life of real financial freedom. Some people go through life never understanding that they themselves can change their condition by taking the proper steps to become more than they imagined. When one changes their mindset to think right and

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act wisely, then they will begin to watch with surprise, even shock, as they perceive their worth grow and grow and grow. However, the key to this happening in one's life is to first learn thoroughly what a money mindset is and then to completely implement it into one's own way of thinking and living. Only then can someone find financial success, followed by the comfort that comes with diminishing or eliminating the worry of never having enough. We want to teach you the crucial knowledge and proper strategy for effectively transforming your current understanding of how to deal with cash into a money mindset that will result in real changes in how you handle your money. It will provide you with everything you need to know to start building your worth and finding that financial freedom in your own life. This eBook is packed full of all the data that is crucial to implement the changes in your thinking that are necessary if you really want to find financial success. However, *The Money Mindset - How to Live Finance Free* is much more than just a book of simple basics discussing the right way to think about money. You will be taught exactly what you must do and the right way to go about it. We are instruct you every step of the way so that you can transform your life in an effective way that will bring about a financial success story that you never really thought could happen to you! *The Money Mindset - How to Live Finance Free* will provide you with the following information to help you accumulate wealth and find financial freedom: - The basics of attaining a money mindset - Properly comprehending a money mindset and getting it right - Understanding rational saving and irrational spending - Avoiding the trap of keeping up appearances - Visualizing your objectives until they become reality - Taking health and work satisfaction into consideration - Transforming wrong notions that can keep you down - Treading the right steps down the correct path to wealth And much, much more ...

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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.

"I have three books on my desk and *The 4 Laws of Financial Prosperity* is one of them.

Mybookcase is filled with good books, but on my desk are the really great ones close at hand.

Commonsense Rules for Financial Freedom--Anyone Can Do It! Safe Strategies for Financial Freedom shows you how to know in 30 seconds whether you should be in or out of the market.

The authors show you how great investors avoid mistakes--and win big. With Van Tharp's legendary risk-control techniques, learn how the world's most profitable investors reduce their risk and leave their wealth-generating potential unlimited, and how you can too. You'll learn

how to invest wisely--in every type of market, protecting what you earn, and developing sources of regular income to achieve financial independence. *Safe Strategies for Financial Freedom* provides you with a specific program for freeing yourself from the workplace--forever.

Let it show you how to seize control of your financial life by investing in the assets that will provide you with steady income until the day when your investment income surpasses your monthly expenses--and you are, once and for all, financially free.

Learn how retirement really works before it's too late... "This book is the best I've seen on how to navigate the retirement savings question." (Forbes) Most so-called "experts" plug your numbers into a retirement formula to tell you how much money you need to retire.

Unfortunately, the conventional approach is fundamentally flawed. If you fail to learn how retirement savings truly works, then you'll either underspend and be miserable or overspend and run out of money. *How Much Money Do I Need to Retire* takes you beyond the scientific facade of modern retirement planning. Author and former hedge fund manager Todd R.

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Tresidder has helped thousands of people find financial freedom through his website and podcast. Now you too can use his advice to take the guesswork out of your retirement planning. In this book, you'll learn: Why the best way to describe most retirement estimates is garbage-in/garbage-out The five critical assumptions that can destroy your financial security How to reduce the amount you need to retire by as much as \$600,000 Three strategies to maximize spending today while protecting for the future How to calculate the amount of money you really need to retire on the first try without software, online calculators, or being a math genius Read this book to know more about your retirement planning than your financial adviser. Tresidder's book contains refreshingly straightforward, easy-to-understand, and concise advice on how to retire wealthy. This missing link of personal finance books will make you sleep easier. No retirement is secure without it. Buy the book today so you can retire with confidence!

Would You Like to Have Zero Debt? Eight out of 10 Americans owe some form of debt. So there's a good chance that you, or someone you know, would like to become debt free. From excessive credit card bills and mounting student loans to hefty car payments and big mortgages, debt can be crippling - and not just financially. Debt takes a toll on you in many ways. It hurts your ability to save, invest and create a better life. It impacts your physical, mental and emotional health. Too much debt even spoils relationships, leading to arguments about money and divorce. Whether you recently got into debt due to circumstances

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beyond your control, or your own poor choices have kept you in debt for as long as you can remember, know this: Debt does not have to remain a way of life. Regardless of your situation, you can get on the road to financial freedom - and you can do it yourself in the next 30 days! If you want to dig yourself out of debt once and for all, you need an action plan. This book is your step-by-step, 30-day plan to jumpstart your finances. It's simple. It's easy to understand. And it works. Zero Debt teaches you the exact strategies the author used to pay off \$100,000 worth of credit card bills in just three years - without ever missing a single payment. If she can do it, so can you! In this revised and completely updated version of Zero Debt, you'll discover: The best ways to pay off credit card debts (spoiler: it's not what 99% of experts tell you) How to eliminate your student loans and reduce auto loans Spending and budgeting tips anyone can use - even shopaholics Insider secrets to negotiating with credit card companies and fixing your credit Your legal rights - and what bill collectors can and can not do under the law Recommendations for reputable debt management firms and credit counselors How to shore up your overall finances so you never go back into debt again Wouldn't you like to be free from financial worries? Don't you want to rest at night knowing your bills are paid? You can have peace of mind when it comes to money matters. It all starts by eliminating excessive debt, and using time-

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tested strategies to save your hard-earned cash.

Every day you're bombarded by ideas that could derail your financial future. Bad advice, differing expert opinions, and sales pitches are everywhere. You're faced with important money decisions that could either be very costly or really pay off in the long run. Whether you personally have \$100,000 or \$100 million, you feel the burden and stress of making the best moves for your future despite a lot of uncertainty. How do you decide what to do with your money? Where do you turn for financial advice? What if you've been misled? In *Stress-Free Money*, Chad shows you how to overcome the seven obstacles standing between you and financial freedom. He exposes the risks, biases, and major mistakes that keep so many people from reaching their goals. Financial security and peace of mind are within reach, but most of us don't know where to start. The insights and stories in *Stress-Free Money* will give you confidence and guidance toward a life where you spend less time worrying about money and more time doing everything else. "In the dark, bewildering, trap-infested jungle of misinformation and opaque riddles that is the world of investment, JL Collins is the fatherly wizard on the side of the path, offering a simple map, warm words of encouragement and the tools to forge your way through with confidence. You'll never find a wiser advisor with a bigger heart." -- Malachi Rempen: Filmmaker, cartoonist, author and self-

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described ruffian This book grew out of a series of letters to my daughter concerning various things-mostly about money and investing-she was not yet quite ready to hear. Since money is the single most powerful tool we have for navigating this complex world we've created, understanding it is critical. "But Dad," she once said, "I know money is important. I just don't want to spend my life thinking about it." This was eye-opening. I love this stuff. But most people have better things to do with their precious time. Bridges to build, diseases to cure, treaties to negotiate, mountains to climb, technologies to create, children to teach, businesses to run. Unfortunately, benign neglect of things financial leaves you open to the charlatans of the financial world. The people who make investing endlessly complex, because if it can be made complex it becomes more profitable for them, more expensive for us, and we are forced into their waiting arms. Here's an important truth: Complex investments exist only to profit those who create and sell them. Not only are they more costly to the investor, they are less effective. The simple approach I created for her and present now to you, is not only easy to understand and implement, it is more powerful than any other. Together we'll explore: Debt: Why you must avoid it and what to do if you have it. The importance of having F-you Money. How to think about money, and the unique way understanding this is key to building your wealth. Where traditional

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investing advice goes wrong and what actually works. What the stock market really is and how it really works. Why the stock market always goes up and why most people still lose money investing in it. How to invest in a raging bull, or bear, market. Specific investments to implement these strategies. The Wealth Building and Wealth Preservation phases of your investing life and why they are not always tied to your age. How your asset allocation is tied to those phases and how to choose it. How to simplify the sometimes confusing world of 401(k), 403(b), TSP, IRA and Roth accounts. TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMDs (Required Minimum Distributions). What investment firm to use and why the one I recommend is so far superior to the competition. Why you should be very cautious when engaging an investment advisor and whether you need to at all. Why and how you can be conned, and how to avoid becoming prey. Why I don't recommend dollar cost averaging. What financial independence looks like and how to have your money support you. What the 4% rule is and how to use it to safely spend your wealth. The truth behind Social Security. A Case Study on how this all can be implemented in real life. Enjoy the read, and the journey!

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About the Author Ted Rasmussen is now financially independent well before his 40th birthday. After university, he used to have a high paying job but still managed to spend all of his money on an expensive lifestyle. After a few years of this, he grew tired of this way of life. He found the FIRE principles and decided with a laser focus to apply those principles to his own financial situation. It took some hard work, but now he is doing what he loves to do every day.

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Are you living paycheck to paycheck and barely getting by? Do you constantly worry about not having enough time or money for what you need or what is most important to you? Written in an approachable style with easy-to-implement advice, this guide will change your perception of money forever. You'll learn how to view money as the gateway to freedom, how most people have the potential to be millionaires just by adopting a few simple spending habits, and how your dream house could end up being your worst nightmare. Gary Collins, author of the series *The Simple Life*, deconstructs the obstacles facing many people today that prevent them from living the life they want. Every day you're bombarded by ideas that could derail your financial future. Bad advice, differing expert opinions, and sales pitches are everywhere. You're faced with

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