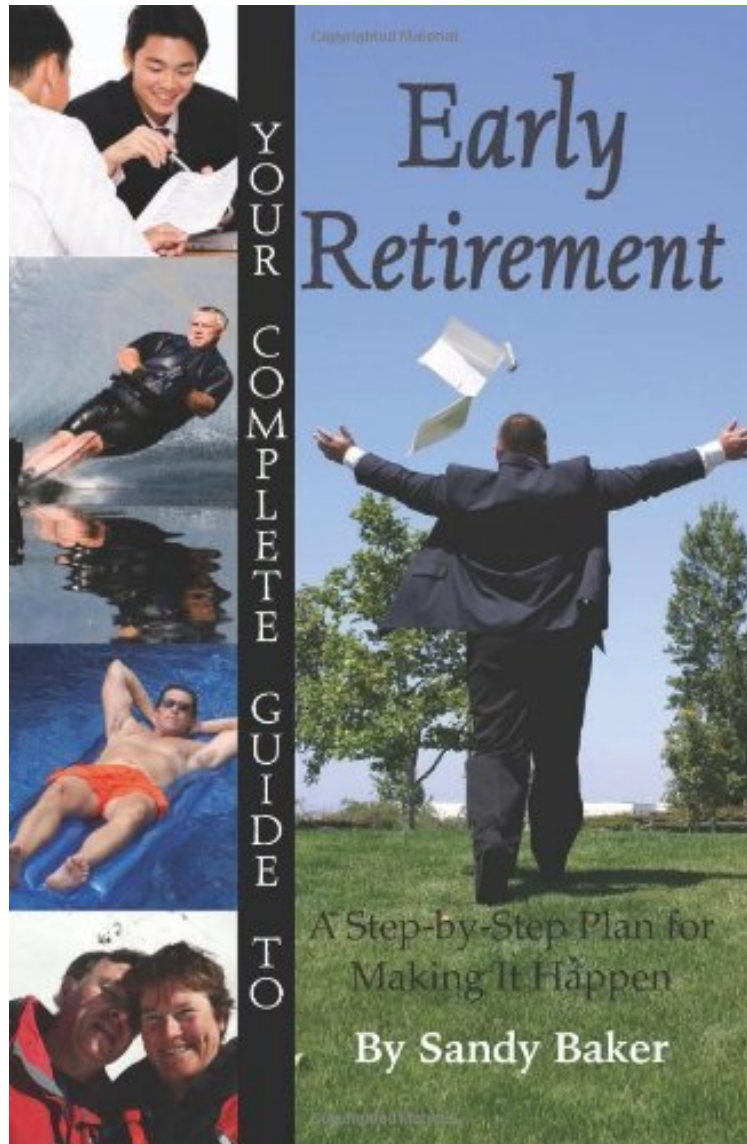


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# Your Complete Guide to Early Retirement: A Step-by-Step Plan for Making It Happen

Sandy Baker

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**Sandy Baker : Your Complete Guide to Early Retirement: A Step-by-Step Plan for Making It Happen** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Your Complete Guide to Early Retirement: A Step-by-Step Plan for Making It Happen:

0 of 1 people found the following review helpful. One of the best I've read! By Lynn Means Whether you're years or light years away from retirement this is the "how to" for anyone looking to put the ball in motion. The Complete Guide to Early Retirement takes the reader through the financial and emotional issues that you want to think about now in

order to do it successfully later. Is it really all about the money and having enough of it--or is it about changing your lifestyle? If you're asking yourself these kinds of questions then read this book for the skinny on what retirement is really all about. Author Sandy Baker takes a bird's eye view of the whole picture, looking at the truth of our day to day spending habits, the facts and figures on inflation and how we can get behind the wheel and steer toward a much brighter future. This book takes a direct approach from the beginning by asking the reader to define retirement--which is different for all of us--keeping the focus on our individual goals and how to achieve them. Exploring the inevitable changes we face both before and after retirement is covered concisely with a solid understanding of the most important short and long term issues. Putting your plan together is well defined also, with great suggestions, insights and a clear, common-sense approach that makes the important distinction between having money and being secure. You can't afford not to read this book.

1 of 3 people found the following review helpful. Oh Sign Me Up! By A. LaBarge Who has not entertained thoughts about early retirement? I certainly have. Before reading the book *Your Complete Guide to Early Retirement: A Step-by-Step Plan for Making It Happen*, it seemed more like a fantasy than a reality. Step-by-step, line-by-line Sandy Baker teaches how you determine what your retirement goals are, how much they will cost, and how to start on the road to achieving them. She makes it clear that while it will not be easy, age, income-level, and family situation do not keep you from being able to succeed. She talks you through making and sticking to a reasonable budget. She teaches you how to sort out and pay off your debt, once and for all. Calling you a 'Millionaire in Training', Sandy describes what to do to build your savings through wise investments, finding 'free' money, and living below your means. She details the role of a financial planner and how to find the one that is right for you. Describing the many varieties of financial plans in detail, she explains how each will benefit you and your loved ones. Sandy even tackles the difficult subjects of the emotional toll retirement and planning your estate take and how to plan for it. In the end, you are left feeling as though you are well-versed in becoming financially sound and have taken the first steps to turn your dreams into a reality.

2 of 2 people found the following review helpful. Early Retirement: Not Simple But Possible By Donna Dee This is a book I wish I'd had 20 years ago. According to author Sandy Baker, early retirement can become a reality for just about anyone. But it takes long-term planning, financial self-control and a clear set of goals. This book, as the subtitle states, is a "Step-by-Step Plan for Making It Happen." It's an easy-to-follow guide that leads you through the mysterious terrain of retirement planning. The author addresses both the financial and emotional aspects of giving up your professional identity and spending the last forty or fifty years of your life as a man or lady of leisure. One of the most in depth and helpful parts of the guide is the clear explanation of various kinds of investments and tax-deferred retirement plans. The author assumes, accurately in my case, that the reader doesn't know an S P Index Fund from a Sector Fund, a Keogh from a 401K. An entire chapter is devoted to explaining the different types of IRAs available. The book also discusses the pros and cons of various kinds of financial professionals who can help you orchestrate your master plan. The charts, tables and worksheets help the reader figure out things like what your living expenses will be 30 years from now, taking inflation into account. A glossary helps define jargon. An index, as well as helpful chapter titles and subtitles, makes information easy to find. While Baker doesn't sugarcoat what it will take to reach the dream of early retirement, she makes the reader see that dream as a potential reality. I think I'll start giving this book to the college graduates in my life.

Tired of commuting? Fed up with your boss? Bored with your job? There is a solution: Start living and doing what you want to do. Lie in a hammock or on a beach, swing your golf club, or hit the open road. Get control of your life, become financially independent, and **RETIRE EARLY**. If you want to retire early - before age 65 - you are not alone. In a survey of workers ages 30 to 50, more than half plan to retire at 60 or younger and only 6 percent plan to work past 65. There are three things you need to do to retire early: 1) Manage your expenses and reduce or eliminate debt, 2) accumulate capital, and 3) save and invest wisely. It is easy, but requires patience and self-control, and with the guidance of this new book you will be on your way to achieving this goal. You will learn how to take control of your life, set realistic long-term goals, choose appropriate lifestyle trade-offs, and learn effective savings techniques and simple investing strategies. You will learn how to calculate how much you need to retire early, get the most from your investment portfolio, reduce your taxes, use retirement planning tools, increase your income while retired, reduce living expenses, deal with inflation and deflation, and calculate social security and pension payments. This book will be your road map to turn the dream of early retirement into reality.

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