

## Essential Retirement Planning For Solo Agers A Retirement And Aging Roadmap For Single And Childless Adults

"Published in 2018 by arrangement with Da Capo Press, a subsidiary of Hachette Book Group, Inc."--Title page verso.

A preeminent retirement and aging expert offers a revolutionary guide to second and even third acts for aging generations who are single, divorced, childless or who live long distance from family. What You'll Learn From This Book: -A life-planning checklist for Solo Agers - Stories of other Solo Agers successfully meeting retirement and aging challenges - Guidelines for developing a strong social network and avoiding isolation and loneliness -Specific ways to achieve financial security, including making an income in later life - Tips for maintaining good health and physical well-being throughout life - A formula for deciding where to live in retirement and later life - A tool for evaluating housing options -Obstacles to aging-in-place and checklist for home modifications - A comprehensive guide for advance planning - legal, financial, and personal

Leaving full-time employment to enter retirement often requires a 180-degree change—in mindset and behavior—from the way you managed your time and money previously. This is especially true for Baby Boomers who may have never experienced adult life without a full-time job and have been practicing the same habits since their 20s. These life transitions can be looked at as if they require “flipping a switch.” Some changes happen suddenly like an on/off switch, while others happen over time like a “dimmer switch”. Some “switches” are voluntary like spending accumulated savings, while some are mandatory like taking required minimum distributions starting at age 72. And to make matters more confusing, there are also lifestyle and social changes to consider as well. Flipping a Switch discusses 35 financial, lifestyle, and social transitions you’ll encounter upon entering retirement, including:

- Full-time work to new pastimes
- Saving money to spending money
- Receiving a paycheck to creating a “paycheck”
- Funding retirement savings plans to taking required minimum distribution withdrawals
- Accumulating possessions to downsizing

Everyone has unique “switches” to flip. Flipping a Switch: Your Guide to Happiness and Financial Security in Later Life offers important information and guidance new retirees need before undertaking their new life. Each chapter includes a “How to Flip This Switch” section with suggested action steps. Nationally known speaker, author, and Certified Financial Planner® Dr. Barbara O’Neill will help you develop a plan to become your best future self.

Retirement is the beginning of life, not the end.

A practical yet humorous guide to aging solo gracefully and achieving a happy retirement. In Essential Retirement Planning for Solo Agers, certified retirement coach Sara Zeff Geber coins the term “Solo Ager” to refer to the segment of society that either does not have adult children or is single and believes they will be on their own as they grow older. This book explores the path ahead for this group. That includes choices in housing, relationships, legal arrangements, finances, and more. Geber reviews the role of adult children in an aging parent’s world and suggests ways in which Solo Agers can mitigate the absence of adult children by relationship building

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and rigorous planning for their future. Geber shares her expertise on what constitutes a fulfilling older life and how Solo Agers can maximize their opportunities for financial security, physical health, meaning and purpose in the second half of life, and, finally, planning for the end game. Through real-life stories and anecdotes, the author explores housing choices, relationships, and building a support system. You will learn about:

- different levels of care and independence in various types of living arrangements
- how to initiate discussions among friends and relatives about end-of-life treatment
- “what if” scenarios
- who to talk to about legal and financial decisions

And it's not just the Solo Ager that can learn from this book. Financial advisors, elder law and estate attorneys, senior care managers, and others whose clientele is on the far side of sixty will benefit as well.

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. 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!

Using checklists, questions, and practical tips, Edleson walks readers through 12 steps to planning and preparing for retirement that work with any budget and focus on the resources at hand. Not every retiree will have an enormous nest egg, but every retiree would like to be comfortable, secure, and happy.

What concerns do you have as you grow older without a spouse or partner by your side? Are you worried that you might outlive your money, or have nowhere to turn if you become seriously ill or hurt or want to make new friends in your age group? This book will help you find answers to those questions and more. Ms. Alvarez also is the author of *CCRCs: Find the Right Continuing Care Retirement Community for Yourself Or a Loved One*

The Bogleheads are back-with retirement planning advice for those who need it! Whatever your current financial situation, you must continue to strive for a viable retirement plan by finding the most effective ways to save, the best accounts to save in, and the right amount to save, as well as understanding how to insure against setbacks and handle the uncertainties of a shaky economy. Fortunately, the Bogleheads, a group

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of like-minded individual investors who follow the general investment and business beliefs of John C. Bogle, are here to help. Filled with valuable advice on a wide range of retirement planning issues, including some pearls of wisdom from Bogle himself, *The Bogleheads' Guide to Retirement Planning* has everything you need to succeed at this endeavor. Explains the different types of savings accounts and retirement plans Offers insights on managing and funding your retirement accounts Details efficient withdrawal strategies that could help you maintain a comfortable retirement lifestyle Addresses essential estate planning and gifting issues With *The Bogleheads' Guide to Retirement Planning*, you'll discover exactly what it takes to secure your financial future, today.

"*Money for Life* addresses the concerns of a wide range of people who are planning their retirements and hoping to create a retirement income that last for life. Part One of this valuable guidebook outlines specific action steps and describes the various retirement income generators in an easy-to-understand manner, using charts, illustrations, and examples. It also introduces the *Money for Life* retirement income rating system to help you choose the solution that works best for you. Part Two serves as a resource for readers who want more details on the methods for generating a retirement income and on specific retirement tax and insurance issues."-- Back cover.

Millions of Americans are finding themselves on their own as they head toward retirement. Some are solo by circumstances, others by choice. Baby Boomers all of them, they are driving new trends in housing, work, caretaking and traveling, while also redefining what it means to be part of a community. These partner-less pioneers are rewriting the book on retirement as they learn what it takes to successfully retire solo and remain happy, healthy and independent in the coming years. Being solo is no longer just a stop on the way to a happy ending. For an increasing number of people, it's a lifestyle choice and the destination. Solo is a natural, dynamic state that we experience as we cycle in and out of life stages, living arrangements and relationships. The new reality is that most of us will spend more time solo than in a married or committed relationship over the course of our lifetime. And: It is almost certain that we will be solo during the later years of our lives. Nearly 10,000 Baby Boomers turn 65 every day - a reality that began in 2010 and is expected to continue through 2029. Few feel financially prepared for retirement. Those who are married are likely counting on a spouse's income to help save for retirement and to provide a second Social Security check in the future. Statistics, however, indicate that most married Boomers are destined to become solo again, whether through death or divorce. In short, there are no guarantees in life, whether you are solo, married or somewhere in between. It is likely that you will have to continue working, start a business or come up with another source of income to supplement whatever Social Security benefits you may earn. Have you thought about how you will spend your time in retirement, how or where you may want to live, how you will stay active and healthy in the years ahead, or who will be there for you as you grow older? You should. It's never too late, or too soon, to develop a plan to protect your independence and make sure that your coming years are happy, healthy and brightened by a sense of community. *Retiring Solo* will show you how to begin.

----- Author Lori Martinek is a successful serial entrepreneur and an advisor and mentor to business owners. As a small business owner for nearly 30 years, Lori knew that she needed a plan to secure her future and protect her independence as she grew older. As a vibrant single woman with a passion for outdoor activities and social causes,

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Lori also wanted to protect her health and her mobility, stay active and engaged in the world around her, create a sense of community that would provide social opportunities and support, and find a way to 'live alone, but together' with other active adults. Her journey to create her personal retirement rebalancing plan also produced this book. This guide examines attitudes towards control and shows how to keep stress to a minimum. It shares stress management strategies, and discusses: what stress is and what its major sources are; how to evaluate one's own stress level; key psychological and emotional indicators of stress; what the symptoms of stress overload are; how to relax and accept life as it is; and how to use nine stress reducing techniques, including a coping checklist and visualization.

For the first time in history, career women -- women who have worked outside the home for most of their lives -- are retiring. Without role models, they look to one another to face the changes this life transition brings. Career women from the Baby Boom and pre-Baby Boom, or Silent, generations are approaching retirement. They want to know what it means to suddenly find themselves back inside their homes after having devoted their lives to careers outside of them. These women are highly skilled, educated and successful. They have achieved visibility, status and influence. And because they are the first large group of American women to define themselves by their work, they have few, if any, models for retirement. Project Renewment will show women that giving up their careers does not mean giving up who they are. Renewment is a term the authors created as an alternative to the word retirement, which they associated with negative stereotypes and clichés. A combination of retirement and renewal, Renewment suggests optimism and opportunity, growth and self-discovery. Project Renewment is a grassroots movement among women who are close to retirement or recently retired and looking to connect with one another. The women of Project Renewment believe that retiring is a process of change and increasing self-awareness. As they redirect the commitment and passion previously dedicated to their careers, they transform and reshape their lives. Project Renewment provides these women with an enriched and safe environment in which to explore and confront the challenges that lie ahead as they leave behind a lifetime at the office, hospital, studio or courtroom. Diverse topics are discussed, such as Who am I without my business card? What if he retires first? What is productivity anyway? Why do I feel guilty reading a book on a Tuesday afternoon? How do I feel about not earning another dollar? Divided into two sections, Project Renewment offers insight and support in a friendly, humorous and meaningful way. The first part of the book addresses the challenges that career women tackle when looking to retire. The second teaches readers how to start and maintain their own Project Renewment group, so they can find support, inspiring relationships and even a few laughs as they look to get the most out of the rest of their lives.

**AWARDS:** Silver Living Now Book Award, Mature Living/Aging 2014 (Silver) If you're one of the 25 million single women over the age of 45 living in the United States today, AARP's The Single Woman's Guide to Retirement is your new best friend. Walking you through the challenges of retired or pre-retired life, from managing your finances to staying healthy in body, mind, and spirit, dealing with divorce, and even looking for love or work, the book covers the issues that really matter to you. Whether you're looking for a retirement home or planning a cruise, this book is packed with specific details to help take the guesswork out of retirement. Author and retirement expert Jan Cullinane

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has gathered real-life stories from women just like you to illustrate your options and give you fresh new ideas about how to make the most of your retirement years.

“[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!

**#1 GIFT FOR RETIREMENT WHO KNEW RETIREMENT COULD BE MORE STRESSFUL THAN WORK!** Need a funny gift that is actually fun and relaxing? Discover the hottest trend with this best-selling title. You can actually give a gift that is fun and will be appreciated! This irreverent and swearsy coloring book features laugh-out-loud funny and original designs that are perfect for taking the stress out of retirement! Provides HOURS of coloring FUN, at home, at work, or when trying not to swear out loud(!). **FEATURES:** 50 High Quality Original Coloring Pages 100 Pages, High Quality Paper Large Page size 8.5x11 Inches for easy use. Great for a holiday gift, birthday present, retirement gift, or gift exchange! Order now for a gift that will be appreciated: ) “Shifting Gears will whet your appetite with first-hand tales of retirement so varied your head will spin.” — Sara Zeff Geber, PhD, Author, *Essential Retirement Planning for Solo Agers* “Richard dismantles the idea that retirement should ever be experienced from a rocking chair.” — Susan Williams, Founder, Booming Encore, a top ranked website and influencer for baby boomers, aging and retirement “I thoroughly enjoyed *Shifting Gears* – it made me think about my upcoming shift.” — Daniel G. Welch, Author, *Race for the Mind*, a highly rated novel about an Alzheimer’s patient and the quest for a cure See how this group of retirees shifted gears into retirement. Learn about the joys, challenges, and inspirations that were part of their journey in this stage of life. Here are a few examples of those experiences: · Donna recovered from four leg surgeries in three years and then decided to climb Mt. Kilimanjaro · Steve decided that after an analytical career, he wanted a creative retirement with music and art · Old, Wise, Learning Still discussion group was formed to talk about end of life issues · Tom created his Tacky Tavern Tour to entertain his friends · Chuck and his wife had to deal with a fire burning down their home

The instant **NEW YORK TIMES BESTSELLER WALL STREET JOURNAL BESTSELLER PUBLISHERS WEEKLY BESTSELLER USA TODAY BESTSELLER THE PATH TO YOUR ULTIMATE RETIREMENT STARTS RIGHT HERE!** Retirement today is more complex than ever before. It is most definitely not your parents’ retirement. You will have to make decisions that weren’t even part of the picture a generation ago. Without a clear-cut path to manage the money you’ve saved, you may feel like you’re all on your own. Except you’re not—because Suze Orman has your back. Suze is America’s most recognized personal finance expert for a reason. She’s been dispensing actionable advice for years to people seeking financial security. Now, in *The Ultimate Retirement Guide for 50+*, she gives you the no-nonsense advice and practical tools you need to plan wisely for your retirement in today’s ever-changing landscape. You’ll find new rules for downsizing, spending wisely, delaying Social Security benefits, and more—starting where you are right now. Suze knows money decisions are never just about

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money. She understands your hopes, your fears, your wishes, and your desires for your own life as well as for your loved ones. She will guide you on how to let go of regret and fear, and with her unparalleled knowledge and unique empathy, she will reveal practical and personal steps so you can always live your Ultimate Retirement life. "I wrote this book for you," Suze says. "The worried, the fearful, the anxious. I know you need help navigating the road ahead. I've helped steer people toward happy and secure retirements my whole life, and that's exactly what I want to do for you."

"Bibliography found online at [tonyrobbins.com/masterthegame](http://tonyrobbins.com/masterthegame)"--Page [643].

"The author shares his insider knowledge of housing options to help older adults make the best decision about their place of residence by evaluating factors such as financial budget, health, and family considerations. He provides a step-by-step approach to evaluating one's current living situation and then reviews the different options to consider, including aging in place, downsizing, community living, and more"--

When you hear the word retirement, you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans, that's the fate that awaits unless they take steps now to plan for the future. Whether you're twenty five and starting your first job or fifty five and watching the career clock start to wind down, today is the day to get serious about your retirement. In *Retire Inspired*, Chris Hogan teaches that retirement isn't an age; it's a financial number an amount you need to live the life in retirement that you've always dreamed of. With clear investing concepts and strategies, Chris will educate and empower you to make your own investing decisions, set reasonable expectations for your spouse and family, and build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

Get the most out of your 401(k) in any economy Filled with sample 401(k) portfolios for every stage of life Invest your 401(k) money wisely and make the most of your retirement Want to know what kind of investment mix you need to make your retirement money grow? Don't know what to do with a 401(k) account from your last job? Worried that your company's 401(k) plan doesn't cut it? Relax! This simple, plain-English guide shows you how to manage your accounts, minimize your risks, and maximize your returns. The Dummies Way \* Explanations in plain English \* "Get in, get out" information \* Icons and other navigational aids \* Tear-out cheat sheet \* Top ten lists \* A dash of humor and fun

The loss of a spouse or partner is traumatic and having to deal with money issues can be challenging. To rebuild your life, you need to get a grip on your finances as quickly as possible. That means figuring out your sources of income, devising a budget, and much more. Making the effort to learn about money will give you the knowledge and confidence to handle your own finances. Financial security is personal freedom. *Money Confidence* provides practical, can-do advice that covers the gamut from creating a budget that works to investing, where to turn for financial advice and estate planning. In addition, it will include a short tutorial on Kerry's 3-part financial fitness plan: How to get financially, physically, and spiritually fit. These three steps are at the core of building a rich, independent life. *Money Confidence* provides divorced or widowed women with essential information that can transform their lives. This book should be viewed as a survival kit to help you protect the assets you have, pay the bills, organize your income, and help you navigate the grief with positive action steps through difficult transitions. A practical yet humorous guide to aging solo gracefully and achieving a happy retirement. In this book, you will discover: - Who are Solo Agers? - Why Solo Agers need a different estate plan - How the Solo Ager estate plan protects you, not just your heirs - When are Solo Agers "vulnerable?" - What is a court-appointed stranger, and why should you avoid them? - How to secure your legacy - Why you should always leave inheritance in trust funds - How to choose the right trustee for your legacy - When should you start your estate plan? - What are the steps in the estate planning process? And it's not just the Solo Ager that can learn from this book.

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Financial advisors, elder law and estate attorneys, senior care managers, and others whose clientele is on the far side of sixty will benefit as well.

"This is one of those books where one little line could save you loads of money. Money you didn't even know you could really lose until one of those "court-appointed strangers" arrives in the picture" ????? Amazon Reviewer This easy-to-read Amazon-Bestseller guide answers all your questions about trust and estate essentials for single, childless seniors: Who are Solo Agers? Why Solo Agers need a different estate plan How the Solo Ager estate plan protects you, not just your heirs When are Solo Agers "vulnerable?" What is a court-appointed stranger, and why should you avoid them? How to secure your legacy Why you should always leave inheritance in trust funds How to choose the right trustee for your legacy When should you start your estate plan? What are the steps in the estate planning process? How much should estate planning cost? Readers love this book!" I have worked as a legal secretary for a long time and know there are things that need to be done before something happens to you, and then of course, it is clearly out of your hands" ????? Amazon Reviewer "I particularly enjoyed ... the many examples that explain what it would be like without a well thought-out estate plan vs. one with such a plan" ????? Amazon Reviewer "I was shocked to learn just how ruthless the world can be when it comes to money. The book gives examples of how family, the government, and banks can take advantage of someone." ????? Amazon Reviewer

A comprehensive and easy-to-understand guide to the ins and outs of retirement planning—the key resource for creating a retirement you can live on! How much do I need to retire? Can I retire early? What's the retirement age, anyway? No matter whether you are 25, 65, or any age in between, you probably have questions about retirement and knowing the answers is the key to planning your future. Whether you want to retire as soon as possible or are looking forward to continuing to work in some form for as long as you can, Retirement 101 guides you through each step as you approach this important milestone. From how to save for the day when you stop—or scale back—working to smart investment strategies to the best states to retire in to how to calculate your benefits, Retirement 101 helps you create a retirement plan to accomplish your goals, whatever they are.

Learn how to use your free CPN number to obtain credit and loans while protecting your identity The CPN Number is a 9-digit identification number that can be used to report financial information to credit bureaus. So, this number can be used in place of your Social Security Number (SSN) for different kinds of credit transactions. A Credit Profile Number (CPN) is therefore an alternative that not only offers you a fresh start but also helps protect your initially issued identification number. This book is clear, concise and to the point, with actual links to all the sites you need to start the process. After this quick and easy read, you will be able to set up a working CPN in under 24 hours! If you want to learn how to create a functional CPN Number all by yourself without paying exorbitantly to big companies you are not sure of, then simply hit the BUY NOW button on this page to get started.

Having retired early in life at the age of 45, back in the late 80's, has been very advantageous to me. It gave me the time to devote many thousands of hours to this project and it should be very beneficial to you, as a reader. This book illustrates what has worked very profitably for me in the past and continues to work profitably to this

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day. In this book, there are valuable tips and some good sound financial and fundamental information. As President of three Corporations and three companies, from 1965 to present day, it has kept me quite busy over time. In the 90's, as Owner, Producer, Director, and Host of a popular Radio Travel Show in southwest Florida, I was quite content. At the time, I felt I had done quite a bit in my life, but I also felt one project was missing. I had been asked many times, how I retired so young, and how I achieved my success in life. So one day in 2004, I said to myself why not sit down and write about it, hence this book. I do say at times, I am really in semi-retirement, very busy having fun. This book was written with good intentions, morals, and family values. As you read on, it is for all to enjoy, from ages 9 to 90. "Early Retirement: A Road Map to Success is a timeless book."

Here at last are the hard-to-find answers to the dizzying array of financial questions plaguing those who are age fifty and older. The financial world is more complex than ever, and people are struggling to make sense of it all. If you're like most people moving into the phase of life where protecting—as well as growing-- assets is paramount, you're faced with a number of financial puzzles. Maybe you're struggling to get your kids through college without drawing down your life's savings. Perhaps you sense your nest egg is at risk and want to move into safer investments. Maybe you're contemplating downsizing to a smaller home, but aren't sure of the financial implications. Possibly, medical expenses have become a bigger drain than you expected and you need help assessing options. Perhaps you'll shortly be eligible for social security but want to optimize when and how to take it. Whatever your specific financial issue, one thing is certain—your range of choices is vast. As the financial world becomes increasingly complex, what you need is deeply researched advice from professionals whose credentials are impeccable and who prize clarity and straightforwardness over financial mumbo-jumbo. Carrie Schwab-Pomerantz and the Schwab team have been helping clients tackle their toughest money issues for decades. Through Carrie's popular "Ask Carrie" columns, her leadership of the Charles Schwab Foundation, and her work across party lines through two White House administrations and with the President's Advisory Council on Financial Capability, she has become one of America's most trusted sources for financial advice. Here, Carrie will not only answer all the questions that keep you up at night, she'll provide answers to many questions you haven't considered but should.

Lynn Grodzki will be running a series of workshops in Australia in September. For more information please go to [www.kassanevents.com.au](http://www.kassanevents.com.au)

A simple path to retiring rich, independent, and free. This easy-to-read guide answers all your questions about investing for retirement: Why is time value of money important? How compounding works in index funds What is the best way to invest for retirement? What are some common investing mistakes? Where to invest for retirement? Where to invest first? How much should you invest for retirement?

Build Your Business and Your Financial Future As a solopreneur, you can reinvent the way you work with much more freedom, fun, and financial security. There's never been a better time to earn more money by starting a full- or part-time solo venture. But being your own boss can be a challenge or feel scary when you don't have a roadmap. In Money-Smart Solopreneur, Laura D. Adams answers questions every aspiring and new entrepreneur has about creating a business and building a secure financial future. It's a



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complete guide for what to do, critical mistakes to avoid, and how to start a solo business without taking too much risk. You'll get answers to these common questions: Can I get started without any filings or paperwork? Do I need a business bank account? How can I budget and reach goals with an irregular income? What business entity is best? When should I incorporate? How do I protect my intellectual property? When do I need an accountant? How can I figure out how much to charge clients? What tax deadlines am I required to meet? Do I need a business license? When should I leave my day job? Which tools are worth paying for? No matter if you're a freelancer, independent contractor, or side-hustler in the on-demand economy, you'll get essential knowledge, tools, and inspiration to live a successful solopreneur life. Laura D. Adams demystifies how to start and build any solo or small business. She covers legal, financial, and tax issues you must know to stay out of trouble. Her upbeat tone and approach for managing variable income, using an automatic money system, and creating a self-employed benefits package are just a few gems you'll discover. Laura's smart tips and chapter exercises include refreshing strategies for earning more, managing the unexpected, and reaching financial goals. You'll come away empowered to build your full- or part-time solo business and create long-lasting financial security. After reading *Money-Smart Solopreneur*, you'll be able to: Earn full- or part-time self-employed income with confidence. Refine your business and brand vision. Evaluate the pros and cons of working as a solopreneur. Create a strategy to exit a day job by building a business on the side. Turbocharge your productivity using pro tips. Create a financial safety net and leapfrog to the life you want. Organize and legally protect your business using simple techniques. Set higher rates, create better proposals, and negotiate wisely. Save money by operating a home-based business. Set up an automatic money system to achieve goals and build wealth. Use the best tools to manage your personal and business finances easily. Know what taxes you must pay and how to reduce them as much as possible. Manage business records like a pro. Create your own self-employed benefits package with insurance and medical savings. Plan, save and invest for retirement using special accounts for solopreneurs. Whether you work by yourself, with an outsourced team, from home, or in coffee shops, this essential guide will give you easy-to-follow tips and strategies to create more financial success. Here's what readers are saying about *Money-Smart Solopreneur*: "No matter if you're building a business on the side or planning to exit a 9-5 job, Laura covers what you must know about managing money as your own boss. You'll learn how to thrive and create the financial future you deserve." -- FARNOOSH TORABI, FINANCIAL EXPERT AND HOST OF THE AWARD-WINNING PODCAST SO MONEY "Money-Smart Solopreneur removes the obstacles that stop entrepreneurs from growing into their full, profitable potential. It is usually an oxymoron to put "enjoyable and easy to read financial advice" in one sentence, but Laura has delivered it all with this book. I will recommend it to every solopreneur I work with." -- PAMELA SLIM, AUTHOR OF ESCAPE FROM CUBICLE NATION AND BODY OF WORK "This book is a must-read for anyone who's thinking about starting a solo business. It's easy to understand and gives practical advice for earning more, organizing your finances, staying out of trouble, and creating a lot more success as a solopreneur." -- DORIE CLARK, AUTHOR OF ENTREPRENEURIAL YOU AND EXECUTIVE EDUCATION FACULTY AT DUKE UNIVERSITY'S FUQUA SCHOOL OF BUSINESS "A time-saving guide that will light

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up your path to success!" -- MIGNON FOGARTY, GRAMMAR GIRL AND FOUNDER OF THE QUICK AND DIRTY TIPS NETWORK "Money-Smart Solopreneur gives you valuable knowledge and tools to create a business based on your own definition of success. It's perfect for anyone who wants to succeed and thrive at running their own company." -- PAUL JARVIS, AUTHOR OF COMPANY OF ONE "A clear-eyed, honest, and approachable guide jam-packed with what you need to know to make the right jump in your career and life." -- MIKE LEWIS, AUTHOR OF WHEN TO JUMP: IF THE JOB YOU HAVE ISN'T THE LIFE YOU WANT "Laura Adams somehow makes personal finance fun and educational at the same time - there's no one I'd rather get tips from when it comes to managing my own finances. Whether you're running your own business full-time or on the side, this book is an excellent resource." -- KIMBERLY PALMER, AUTHOR OF THE ECONOMY OF YOU "This book is more than mere inspiration. Laura Adams has written an indispensable map for navigating the pitfalls everyone faces (but doesn't think about) when they're starting a side hustle or their own business." -- CHRIS HILL, HOST OF MOTLEY FOOL MONEY "If you're ready to become a full-time entrepreneur or add solo work on the side of a day job, Laura covers what you must know about managing money. Use Money-Smart Solopreneur to build your business and a strong financial future." -- GERRI DETWEILER, SMALL BUSINESS AND FINANCING EXPERT AT GERRIDETWEILER.COM "Whether your goal is to create a side business or a full-time venture, Laura covers what every solopreneur needs to know. You'll learn how to build your financial future starting now." -- PATRICK MCGINNIS, AUTHOR OF THE 10% ENTREPRENEUR AND FEAR OF MISSING OUT "If you've been dreaming about starting your own business but don't know how, Laura Adams provides a detailed blueprint to help you make the leap to self-employment. Her easy-to-follow tips will help you overcome your fears of becoming your own boss, create a financial safety net to get your business up and running, and boost your chances of success." -- CAMERON HUDDLESTON, AWARD-WINNING PERSONAL FINANCE JOURNALIST AND FORBES.COM CONTRIBUTOR "No more "winging it" and hoping for the best with your solo business. Use this effective system to ensure you're making the most of your entrepreneurial passion. Laura's done it, and so can you!" -- PHILIP TAYLOR, FOUNDER OF PART-TIME MONEY AND FINCON "If there ever was a time to start a business, it's right now. Money-Smart Solopreneur is the perfect guide to help you successfully start, build and grow a profitable business that can in turn help you achieve your financial goals." -- BOLA SOKUNBI, FOUNDER AND CEO OF CLEVER GIRL FINANCE "Money-Smart Solopreneur is an invaluable, easy to read guide to starting and running your solopreneur business. Laura covers everything you need to know through a combination of stories and action steps. Money-Smart Solopreneur covers all facets of starting and running your Solopreneur business. As a long-time solopreneur, this book would have served as an excellent roadmap in creating and managing my business. I highly recommend this book, whether you are just starting out as a solopreneur or have been a solopreneur for years. Money-Smart Solopreneur is a must have for your bookshelf." -- TONY STEUER, AUTHOR AND FINANCIAL PREPAREDNESS ADVOCATE AT TONYSTEUER.COM "Being a solopreneur doesn't mean you have to walk alone. With her wisdom and first-hand experience, Laura Adams is a first-rate guide, pointing out the various pits and traps that snag the best of us out there working on our own. While being an entrepreneur is

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hard, Laura tackles even the hardest questions here in a straightforward, easy-to-understand way, so that you can focus on what you do best: working hard at bringing your vision to the world.” -- JOE SAUL-SEHY, CREATOR AND CO-HOST OF THE STACKING BENJAMINS PODCAST “Where was this book when I became a solopreneur?! Money-Smart Solopreneur is a smart step-by-step guide for what to do—and what not to do—when you’re heading down the solopreneurship path. Laura Adams’s book is an easy-to-digest recipe for cooking up solopreneur success.” -- JOHN EGAN, PERSONAL FINANCE EXPERT AND OWNER OF JAYHAWK MEDIA LLC

Learn everything you need to do in the next five years to create a realistic plan for your retirement with clear, practical advice that is sure to set your future up for success. Most people don’t realize they haven’t saved enough for their retirement until their sixties and by then, it’s often too late to save enough for a comfortable retirement. The 5 Years Before You Retire has helped thousands of people prepare for retirement—even if they waited until the last minute. In this new and updated edition, you’ll find out everything you need to do in the next five years to maximize your current savings and create a realistic plan for your future. Including recent changes in financial planning, taxes, Social Security, healthcare, insurance, and more, this book is the all-inclusive guide to each financial, medial, and familial decision. From taking advantage of the employer match your company offers for your 401k to enrolling in Medicare to discussing housing options with your family, you are completely covered on every aspect of retirement planning. These straightforward strategies explain in detail how you can make the most of your last few years in the workforce and prepare for the future you’ve always wanted. Whether you just started devising a plan or have been saving since your first job, The 5 Years Before You Retire, Updated Edition, will tell you exactly what you need to know to ensure you live comfortably in the years to come. 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.”

In this adult coloring book, we have put together tons of hilarious retirement puns, artworks, etc. The book contains a wide variety of floral designs, each complete with a very relatable, funny quote. This book makes a fantastic funny gift idea for a retired Professional. So if you have a family member or friend who retired or just about to retire they will be sure to love this adult coloring book! The book contains 25 single-sided coloring pages. This allows you to remove each page for framing or hanging. This also helps reduce bleed through onto the other designs even if you are using markers, making this book suitable for everything from coloring pencils through to marker pens. A guide to estate planning discusses such topics as wills, the probate process,

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selecting an executor, living trusts, naming a guardian for young children, living wills, and setting up a power of attorney.

Retirement planning is difficult enough without having to contend with misinformation. Unfortunately, much of the advice that is dispensed is either unsubstantiated or betrays a strong vested interest. In *The Essential Retirement Guide*, Frederick Vettese analyses the most fundamental questions of retirement planning and offers some startling insights. The book finds, for example that: Saving 10 percent a year is not a bad rule of thumb if you could follow it, but there will be times when you cannot do so and it might not even be advisable to try. Most people never spend more than 50 percent of their gross income on themselves before retirement; hence their retirement income target is usually much less than 70 percent. Interest rates will almost certainly stay low for the next 20 years, which will affect how much you need to save. Even in this low-interest environment, you can withdraw 5 percent or more of your retirement savings each year in retirement without running out of money. Your spending in retirement will almost certainly decline at a certain age so you may not need to save quite as much as you think. As people reach the later stages of retirement, they become less capable of managing their finances, even though they grow more confident of their ability to do so! Plan for this before it is too late. Annuities have become very expensive, but they still make sense for a host of reasons. In addition, *The Essential Retirement Guide* shows how you can estimate your own lifespan and helps you to understand the financial implications of long-term care. Most importantly, it reveals how you can calculate your personal wealth target - the amount of money you will need by the time you retire to live comfortably. The author uses his actuarial expertise to substantiate his findings but does so in a jargon-free way.

A simple, straight-forward game plan for completely making over your money habits! Best-selling author and radio host Dave Ramsey is your personal coach in this informative and interactive companion to the highly successful New York Times bestseller *The Total Money Makeover*. With inspiring real-life stories and thought-provoking questionnaires, this workbook will help you achieve financial fitness as you daily work out those newly defined money muscles. Ramsey will motivate you to immediate action, so you can: Set up an emergency fund (believe me, you're going to need it) Pay off your home mortgage?it is possible. Prepare for college funding (your kids will love you for it) Maximize your retirement investing so you can live your golden years in financial peace Build wealth like crazy! With incentive exercises that really do exercise your spending and saving habits, Ramsey will get your mind and your money working to make your life free of fiscal stress and strain. It's a no-nonsense plan that will not only make over your money habits, but it will also completely transform your life. "With *How to Make Your Money Last*, you will learn how to turn your retirement savings into a steady paycheck that will last for life. Today, people worry that they're going to run out of money in their older age. That won't happen if you use a few tricks for squeezing higher payments from your assets--from your Social Security account (find the hidden values there), pension (monthly income or lump sum?), home equity (sell and invest the proceeds or take a reverse mortgage?), savings (should you buy a lifetime annuity?), and retirement accounts (how to invest and--critically--how much to withdraw from your savings each year?). The right moves will not only raise the amount you have to spend, they'll stretch out your money over many more years. You will also

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learn to look at your savings and investments in a new way. If you stick with super-safe choices the money might not last. You need safe money to help pay the bills in your early retirement years. But to ensure that you'll still have spending money 10 and 20 years from now, you have to invest for growth, today. Quinn shows you how. At a time when people are living longer, yet retiring with a smaller pot of savings than they'd hoped for, this book will become the essential guide"--

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