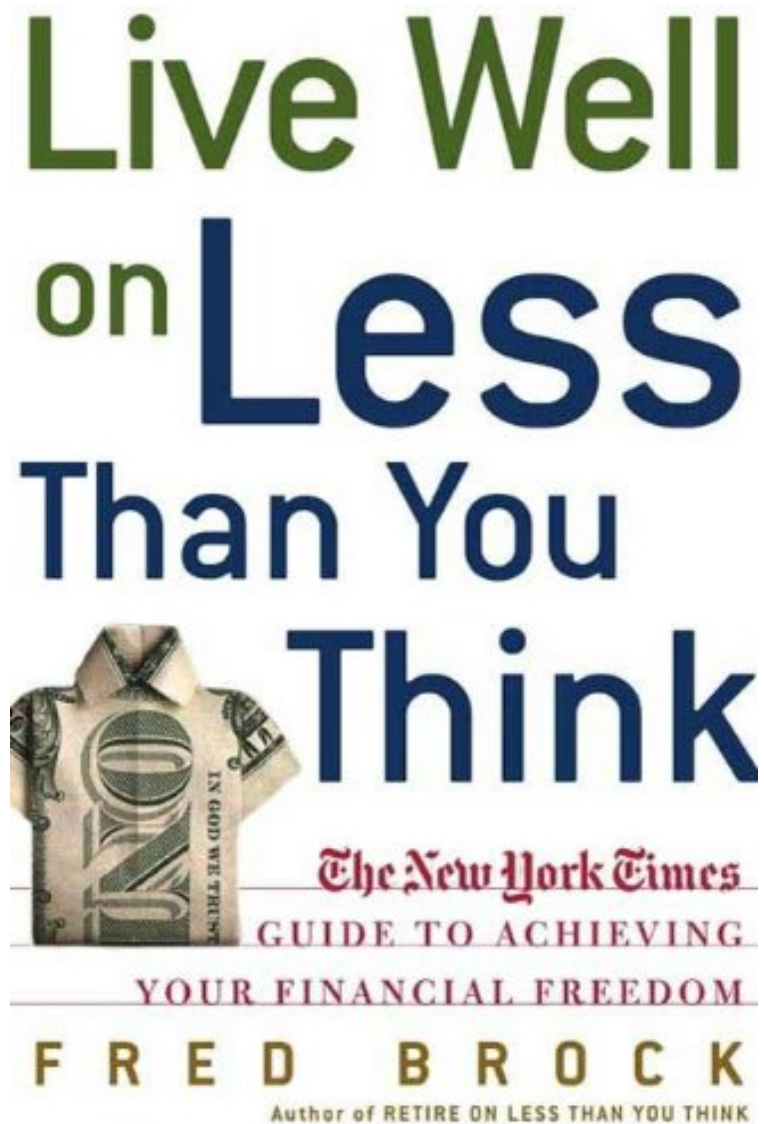


(Free) Live Well on Less Than You Think: The New York Times Guide to Achieving Your Financial Freedom

Live Well on Less Than You Think: The New York Times Guide to Achieving Your Financial Freedom

Fred Brock

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A smart, down-to-earth primer on financial survival-and prosperity-in today's uncertain economy, from the author of the bestselling *Retire on Less Than You Think*. With *Retire on Less Than You Think*, New York Times business columnist and editor Fred Brock challenged the conventional wisdom on the real costs of retirement. Now he turns his attention to the hype that is driving money decisions during the working years-credit card debt, health care costs, stagnant wages-and shows how it is possible for all of us to build a secure and prosperous household on less than we think. Brock offers his distinctive brand of savvy, real-world advice, including how to- assess the real money value of your job based on commuting costs, benefits, and job market opportunities- get the most out of location, from tax savings and living costs- minimize your housing costs while maximizing your assets- manage major expenses, like college tuition and cars- cut expensive habits and pay attention to the "little" things to boost your savings- get to the bottom line on insurance- play the credit card game to your advantage Brock shows readers how to analyze their true costs of living so that they can live debt- and worry-free while enjoying themselves and securing their future. A substantial list of national, regional, and online resources as well as work sheets once again give readers the tools to customize and realize their financial plans.

From Publishers Weekly Brock's new title is something of a prequel to his previous book, *Retire on Less Than You Think*. Throughout this sensible guide to budget control, Brock's mantra is "cutting expenses increases income," and he provides a wealth of suggestions for how to do so. He begins with a look at some Generation X couples, using their experiences to reflect on generational differences in saving and spending tactics; subsequent chapters give advice that members of any of the three main generations could use, beginning with cutting bad debt. Other subjects include home location, insurance policies, education costs, car payments, credit cards and retirement funds. For each topic, Brock illustrates his recommendations by applying them to hypothetical families and showing their huge savings; he also includes many tables and statistics drawn from official sources and other guidebooks, such as changes in home values across the country. Brock is a voice of reason and moderation, especially in such issues as health insurance and Social Security, where so many writers get shrill. His style is informal and accessible, with many interviews with financial advisors and professionals in other fields, as well as with everyday people. He emphasizes that his advice does not mean reducing quality of life, but rather resisting "mindless consumerism," being disciplined and informed, and making meaningful savings. Anyone who doesn't have a large fortune is likely to find his level-headed approach refreshing and useful. Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. From Booklist In a quiet, understated manner, Brock (*Retire on Less Than You Think*) concentrates on anecdotes and individual and family case histories to demonstrate his points. Cut your expenses to increase your income. Don't jeopardize your retirement to send your kids to college. Figure out which insurance you need and which you don't. His advice includes predictions of job trends, comparisons of metropolitan living costs, and auto depreciation factors. His use of revealing statistics and conversational prose reinforces the fact that Americans are not known as savers but could very well reverse their fortunes by using his techniques. Barbara Jacobs Copyright copy; American Library Association. All rights reserved Praise for *Retire on Less Than You Think*: "A valuable new book." - Jane Bryant Quinn, Newsweek "Plenty of helpful and useful material . . . For workers intrigued by the idea of retiring for less, Brock's book is well worth reading." -The Boston Globe