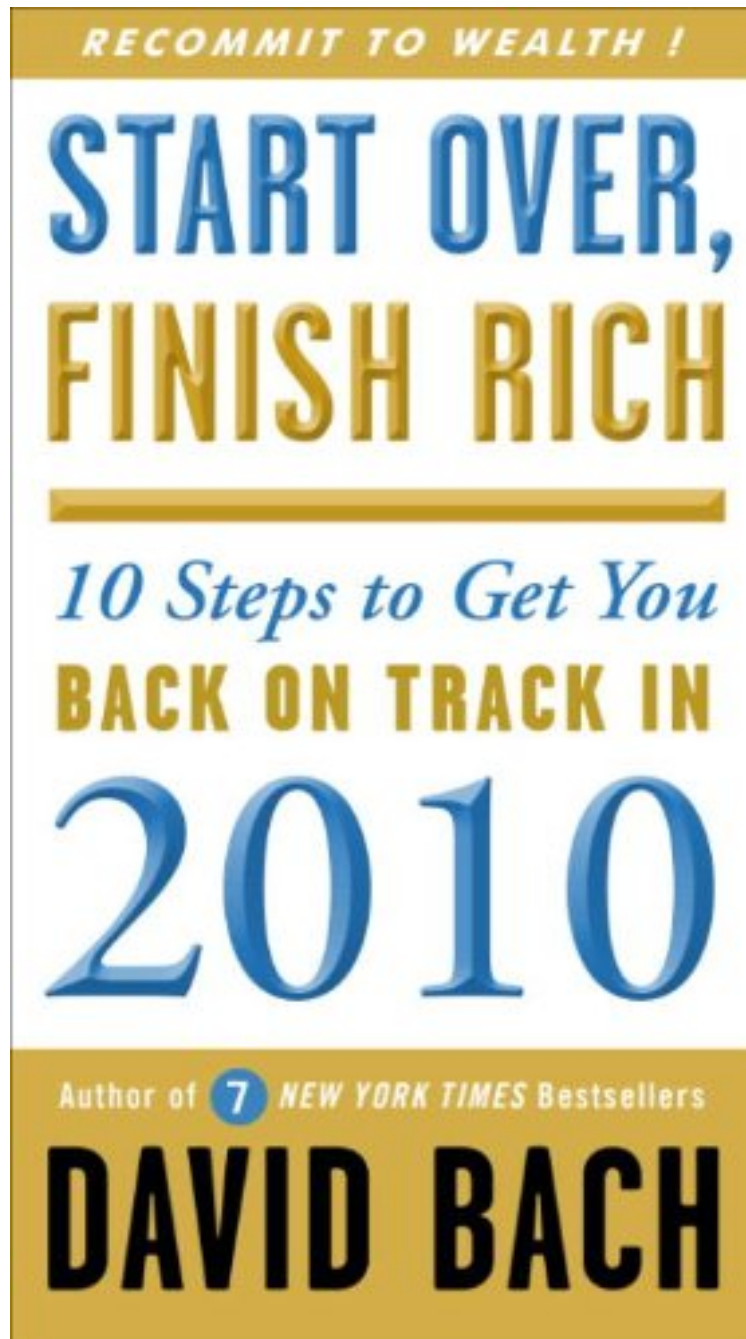


(Download ebook) Start Over, Finish Rich: 10 Steps to Get You Back on Track in 2010

## Start Over, Finish Rich: 10 Steps to Get You Back on Track in 2010

*David Bach*

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**David Bach : Start Over, Finish Rich: 10 Steps to Get You Back on Track in 2010** before purchasing it in order to gage whether or not it would be worth my time, and all praised Start Over, Finish Rich: 10 Steps to Get You Back on

Track in 2010:

99 of 100 people found the following review helpful. Great Book, but really is the best of his older material  
By Stephen M. Geraci  
First, let me say that this book makes sense and there is nothing in it that I disagree with. Having said that, if you already own *The Automatic Millionaire* and you do not need a motivational kick in the pants to keep going during this gut wrenching recession, then my advice would be to do the plan from the *Automatic Millionaire* and you will finish rich. In my opinion, *The Automatic Millionaire* is the best book on Personal Finance and the best plan I have come across. I have read many books on the subject, but for my money *The Automatic Millionaire* really is a no fail plan. However, if you are like many people I know (including myself), although you will probably not learn anything new from this book, the motivation that this book provides to get back up after losing faith in the system is more than worth the price of this book. This book has many, many excerpts from his other books, it really is the best of put into 10 steps. I love David Bach and he really is motivational, but I notice he does rehash a lot of material from other books. If you do not own *The Automatic Millionaire*, buy this book and follow it. It makes sense, is easy and gives you all the tools and material you need to finish rich. In a world full of World Street hucksters, David Bach's common sense and ease of use is a breath of fresh air.  
2 of 2 people found the following review helpful. Great Ideas  
By Ray KI  
I purchased the *Start Over, Finish Rich: 10 Steps to Get You Back on Track in 2010* book for myself trying to look at different ways to save money for retirement. I wish I had taken some of these steps when I was a younger man I would have benefited more when I am going to retire. I am now in my fifties and certainly some of his advice I can still put into practice. It was a fast and easy read, I read it one night in 3 hours and I enjoyed the book and will implement some of these practices as they are in easy to follow step by step form. David is a great motivator and has encouraged me to put away a little more in certain areas. I think that this book is most beneficial to people between 25 to 40 giving them a great start on a successful financial future. For those swallowed up in credit card debt there were excellent suggestions on how to get on your feet again and to have good credit which is important if you want to get anywhere in life. I liked his different ideas of how to squeeze out saving money from other sources. Very common sense approach and applicable to anyone's situation  
5 of 5 people found the following review helpful. *Start Over, Finish Rich*  
By Trevor J. Flannigan  
The book of the week was *Start Over and Finish Rich* by David Bach. I just wrote this entire blog post and the internet deleted the whole things. Since I am on the road right now, I am going to give the cliff notes on what I just wrote. Bach is a great writer and I think he has fantastic ideas. Here is what you need to do to *Finish Rich*...  
Pay off Your Bad Debt  
Create a Snowball method to pay off your debt. Once you pay off one credit card, pay the next, and next... until they are all paid off. Start at square one and then only use credit cards if you have the ability to pay them off at the end of the month.  
Emergency Savings  
Build up 3-6 months of emergency living in a savings account. No risk and very liquid.  
Retirement  
Bach likes 401(k)s but I am not a big fan. I think you should max out any match your company offers with a 401(k) and then put the rest into a Roth. Historically, taxes have increased not decreased. So the hopes that you will be paying less in taxes later on in life is a little silly. We have Social Security, Medicare, and now, Universal Healthcare to pay for...  
Make it Automatic  
Make all your finances operate automatically. Have you check direct deposited, have all expenses pulled from checking and then have savings automatically deposited. If you have it set up right, you should be able to spend less than an hour a month on finances... leaving you time for more fun things!  
Real Estate  
One thing I really liked about Bach's book is that he encourages the idea of real estate investing. He likes the idea of having one mortgage on your personal home and then a second mortgage on a home to rent out. What a novel idea! There aren't a ton of books on real estate investing because it's super complicated, but because everyone wants to share their rags to riches story. This was good. I really liked it. I would encourage anyone to add this to their library and use the ideas to increase their financial intelligence. If you have any questions on the book don't hesitate to ask. I would be more than happy to help anyone that wants it.

Let 2010 Set You on the Path to Wealth.  
Believe it or not, recessions make millionaires!  
Will you be one? In *Start Over, Finish Rich*, America's best-loved financial expert, David Bach, explains that 2010 will be the best opportunity for building wealth we have seen in decades. And, as the economy recovers, you must be set up to recover with it. Bach's easy, take-action plan will show you how.  
*Start Over, Finish Rich* supplies the ten crucial moves you must make in 2010 to get back on track and recapture your dreams of a richer future. Learn how to:  
\* Get out of debt  
\* Fix your credit  
\* Rebuild your 401k plan  
\* Improve your 529 Plan  
\* Take smart risks  
\* Reorganize your financial life for the high tech age  
\* Update your real estate plan  
\* Change your thinking about money  
\* Recommit to wealth  
As Bach says, "A recession is a terrible thing to waste, so don't waste this one! Use it instead to get rich." Read *Start Over, Finish Rich* and let David Bach put you and your family back on the path to financial freedom.  
From the Trade Paperback edition.

About the Author  
David Bach is one of the bestselling financial authors of all time, with nine consecutive national bestsellers, including the #1 New York Times bestsellers *The Automatic Millionaire* and *Start Late, Finish Rich*. To read an excerpt from any of David Bach's books, visit him online at [www.finishrich.com](http://www.finishrich.com).  
From AudioFile  
David Bach

has a knack for condensing information and thoughtful advice into concrete, practical action steps. This material is similar to his previous works, but in difficult times like these it all sounds more earnest and optimistic. Strategies for digging out of debt are a timely part of the mix, which includes advice on how to save for emergencies and retirement, negotiate lower interest rates, organize records, and reduce spending on nonessentials. Bach's insights on the resiliency of the human spirit alone are worth the price of the audio. And though he speaks quickly and slurs some words and phrases, his vocal presence is immensely encouraging. Both his presentation and his accessible writing will make even the most disheartened listeners want to start rebuilding immediately. T.W. copy; AudioFile 2010, Portland, Maine