



The United States is in the midst of a major demographic shift. In the coming decades, people aged 65 and over will make up an increasingly large percentage of the population: The ratio of people aged 65+ to people aged 20-64 will rise by 80%. This shift is happening for two reasons: people are living longer, and many couples are choosing to have fewer children and to have those children somewhat later in life. The resulting demographic shift will present the nation with economic challenges, both to absorb the costs and to leverage the benefits of an aging population. Aging and the Macroeconomy: Long-Term Implications of an Older Population presents the fundamental factors driving the aging of the U.S. population, as well as its societal implications and likely long-term macroeconomic effects in a global context. The report finds that, while population aging does not pose an insurmountable challenge to the nation, it is imperative that sensible policies are implemented soon to allow companies and households to respond. It offers four practical approaches for preparing resources to support the future consumption of households and for adapting to the new economic landscape.

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. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company presidentâ€(TM)s garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed.

So what is AGANOMICS? Well, aside from a self-serving play on my last name and obvious attempt to use a familiar term associated with our 40th president to catch your eye, it is "the" answer for people who know they need to prepare for retirement but dread all of the work involved. Simply stated, AGANOMICS is a shortcut. Why write it? 70 million potential readers need this book! This is the number of baby boomers that will be retiring over the next 20 year who have virtually no clue how to successfully make the transition from working to retirement. Unfortunately, today, the vast majority of financial advisors and firms are not very well versed in this area. They attempt to position themselves as "the people" who will help clients transition into retirement, but the simple fact is that they are generally only prepared to talk about investments. However, for most in retirement how well they live has little to do with how their investments perform. Why... because this is NOT where the money comes from: Social Security - 39% Continued employment - 26% Pensions - 19% Personal savings - 13% Other - 3% Source: Social Security administration So we have a problem...the entire industry is chasing the wrong numbers (the 13%). However, this also presents an opportunity. Aganomics is different because it looks at all sources of income and allows virtually anyone to put together a plan that works. How? Simple, it tells them what they need to know and more importantly what they need to do! In addition to examining what really matters AGANOMICS gives readers an easy to follow process that shows them, step by step, how to build a plan that they understand and can easily implement on their own... in 90 minutes! This is crucial because the reason why the majority of people do not plan is because they do not want to take the time. AGANOMICS just asks for 90 minutes... Why it will sell Overcoming the apathy and natural reluctance for people to address and become responsible for their own finances is a tall order. However, this is something that nearly 70 million baby boomer will be doing over the next 20 years. Someone simply needs to show them how...and do it in a manner that requires minimal effort and knowledge. Aganomics effectively does both! Who will buy it In addition to the obvious target market (people near, at, and in retirement) an additional opportunity exists. Unlike most self-help books whereby the author acts as a consumer advocate looking to protect the reader from all the unscrupulous "bad guys" (lawyers, salespeople, etc.) Aganomics is rather agnostic in this regard. Therefore, it can be marketed directly to financial services firms for the consumption of both advisors and clients. Biography: Mike has nearly 20 years of experience in the financial services industry with the last decade solely dedicated to helping workers transition from working years to retirement. He has been widely published in financial services periodicals and is a frequent speaker at industry conferences and symposiums. Mike earned a BA in Wealth Management and Masters Degree in Business Administration from Capital University and successfully completed a certificate course in retirement planning from the Wharton School of Business at the University of Pennsylvania. He holds FINRA series 7, 24, and 66 licenses and has earned the professional designations of Certified Financial Planner (CFPO), Chartered Financial Consultant (ChFC), Certified Retirement Counselor (CRC), and Certified Retirement Administrator (CRA). Mike is also proud to have been named as one of "America's Best Financial Planners" by the Consumers' Research Council of America.

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, medical, 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. A comprehensive guide to planning your retirement before it's too late! Even though half of all Americans put money aside for retirement, it isn't until they reach their sixties that many realize that they haven't saved enough. With The Five Years Before You Retire, you'll hone in on what you need to do in the next five years to maximize your current savings and create a realistic plan for your future. This book guides you through each financial, medical, and familial decision, from taking advantage of the employer match your company offers for your 401k program to enrolling in Medicare to discussing housing options with your family. Covering 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 Five Years Before You Retire will show you what you need to do now to ensure that you live comfortably for years to come.

The Washington Post and New York Times Business Bestseller "Everyone in the workforce today should read this book!" —HORACE B. DEETS, FORMER EXECUTIVE DIRECTOR, AARP "Want excellent insights on retirement planning from a professional who's actually experienced retirement himself? You'll get just that from Stan Hinden's book." —STEVE VERNON, COLUMNIST "Provides the most important information you'll need before and during your retirement." —MICHELLE SINGLETARY, THE WASHINGTON POST Award-winning Washington Post retirement columnist Stan Hinden's bestselling How to Retire Happy, Fourth Edition, helps you make the right decisions to ensure a happy, healthful retirement. It delivers all the expert advice you need in an easy-to-understand step-by-step style. How to Retire Happy includes everything that has made previous editions the go-to guides for retirees and near-retirees, plus: Brand-new material on health insurance and the prescription drug plan The facts about Medicare Part A (hospital), Part B (tests, doctors, preventive care), and Part D (prescription drugs) The author's personal experiences with the realities of long-term Alzheimer's care Fully updated material on Social Security strategies How to handle the financial realities of the post-meltdown economy New resources you can turn to for extra advice

Many people mistakenly believe that Social Security (SS) will pay for all or most of their retiree needs, but the fact is, since its inception, SS has provided little protection. A comfortable retiree usually requires SS, pensions, personal savings & invest. The key tool for making a secure retiree, a reality is financial planning. It will help clarify your retiree goals as well as other financial goals you want to buy along the way. It will show you how to manage your money so you can afford today's needs yet still fund tomorrow's. You'll learn how to save your money to make it work for you & how to protect it so it will be there when you need it. Explains how you can take the best advantage of retiree plans at work, & what to do if you're on your own. Illustrations.

Delamontagne leads prospective and recent retirees on a journey of psychological, emotional, and spiritual growth to help them cope with the challenges of a difficult transition.

[The 5 Years Before You Retire, Updated Edition](#)

[Clever Girl Finance](#)

[Long-Term Implications of an Older Population](#)

[Innovative Reforms to Expand Retirement Security](#)

[Creating A Pension In 5 Simple Steps](#)

[A Step-By-Step Plan for Making It Happen](#)

[Savings Fitness](#)

[The Indispensable Retirement Guide](#)

[How to Make Every Dollar Count in any Financial Climate](#)

[How to Make the Psychological Transition to Retirement](#)

[Enduring Strategies for Building Wealth](#)

[Retirement](#)

[Guide to Early Retirement](#)

[Build Your Retirement Plan in 90 Minutes... Really!](#)

This book brings together in one volume what researchers have learned about workers, employers, and retirees that is important for formulating retirement income policies. As the U.S. population ages, there is increasing uncertainty about the solvency of the Social Security and Medicare systems and the adequacy of private pensions to provide for people's retirement needs. The volume covers such critical behaviors as workers' decisions to consume, and employers' decisions about hiring older workers and providing pension and health care benefits. Also covered are trends in mortality, health status, and health care costs that are key to projecting the likely costs and effects of alternative retirement income security policies and a strategy for combining data and research knowledge into a policy modeling framework.

Advice and guidance on planning for retirement Retirement Planning For Dummies is a one-stop resource to get up to speed on the critical steps needed to ensure you spend your golden years living in the lap of luxury—or at least in the comfort of your own home. When attempting to plan for retirement, web searching alone can cause you more headaches than answers, leaving many to feel overwhelmed and defeated. This book takes the guesswork out of the subject and guides readers while they plan the largest financial obligation of their life. Take stock of your finances Proactively plan for your financial future Seek the help of professionals or go it alone Use online tools to make retirement planning easier Whether you're just starting out with a 401(k) or you're a seasoned vet with retirement in your near future, this book helps younger and older generations alike how to plan their retirement.

How to make enough passive income from your properties to retire in 10 years, even if you have zero investments today Do you want to shorten your years working a 9-to-5 job and increase the years you'll spend doing what you love, while you can still do it? Traditional wisdom advises us to keep toiling, scrimping, and saving until we finally reach the retirement age of 60, after which we can live off what we've saved and hope we die before it runs out. But what if you can hustle more today so you don't have to wait until you're a senior citizen to enjoy life's freedoms? What if you can continue making money in retirement so that you can afford to leave a significant nest egg to your children? Real estate is lauded by many financial experts as a key to building wealth. It's a reliable means of beating inflation, a tangible investment that can be leveraged and can exponentially increase its value through capital appreciation. One of the best benefits of real estate is its income-producing opportunities. There are a lot of ways real estate can make you money, from flipping, rentals, and more. You can take advantage of these opportunities to build a regular pension that will provide a steady source of income -- and replace your day job -- way sooner than it would take with stock investments. If you're willing to put in the research and the leg work, retirement can come sooner rather than later by investing smartly in real estate. Get to know the fundamentals and processes involved in starting a real estate portfolio for retirement income in this handy guide to real estate investing. In Journey Towards Early Retirement Through Real Estate Investing, you will discover: How to determine exactly how much you need in order to retire (it might not be as much as you think!) How to buy your first investment property with limited funds and minimal experience The indispensable step you should never skip when selecting an investment property, which will save you time and money down the road How you can live in your property for free while easing into the world of real estate rentals How taking out a loan and paying interest can help you save money and earn a higher return on investment How you can upgrade to a bigger and more profitable property without having to pay additional taxes 5 resourceful value-adding ideas to add significant dollars to your rental income without having to shell out more money How to shorten your mortgage by as much as 13 years, while continuing to invest in more properties And much more. Nothing worthwhile will come without some effort and commitment. Even though early retirement doesn't seem like an achievable goal right now, if you're truly serious about changing your life's trajectory, you can make it happen. There will be some lifestyle changes involved, a lot of hard work to be done, and a huge amount of patience required. But in the end, all that will be worth it to live the life you've always wanted. If you want to set yourself up for a retirement that continues to provide you with steady income, without having to work forever, then scroll up and click the "Add to Cart" button right now.

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!

Featured in The Washington Post An up-to-date guide to getting the most out of Social Security under the new regulations that took effect on April 29, 2016. Despite reports of Social Security's impending bankruptcy, Social Security remains an important part of most Americans' retirement plans. But will it be enough? Making Social Security Work for You teaches you what you need to know about Social Security retirement benefits and the options you can choose to help meet your retirement goals. In straightforward, easy-to-understand language, this compact guide provides advice on the advantages and disadvantages of delaying benefits as well as the best ways to maximize your benefits depending on your financial or marital situation. Featuring a glossary of terms to help you better understand Social Security jargon; a full explanation on how the system works under the new regulations that took effect on April 29, 2016; and practical, actionable advice on how and when to save additional retirement funds, this book shows you how to make your retirement the best it can possibly be. "Guy Birken brings her breezy style to explaining a system that can be mind-numbing." --The Washington Post

Is the millionaire next door still out there today? The latest research from Dr. Thomas J. Stanley and his daughter, Dr. Sarah Stanley Fallaw, confirms that, yes, the millionaire next door is alive and well. And he's achieving his financial objectives much the same way he always has: by living below his means, being a contrarian in a maelstrom of hyper-consumption, and being disciplined in reaching his financial goals. The book examines wealth in America 20 years after Dr. Stanley's groundbreaking work on self-made affluence. While a new generation of household financial managers are being inundated with the proliferation financial advice, The Next Millionaire Next Door provides readers with an analysis of what it takes to achieve wealth with data-based conclusions and evidence from those who have built wealth on their own over the last two decades. In this current work, the authors detail how specific decisions, behaviors, and characteristics align with the discipline of wealth building, covering areas such as consumption, budgeting, careers, investing, and financial management in general. Through case studies, survey research, and a careful examination of quantitative studies of wealth, the authors illustrate what it takes to achieve financial success today, regardless of market conditions or rising costs.

[The 5 Years Before You Retire](#)

[How to Retire Happy, Fourth Edition: The 12 Most Important Decisions You Must Make Before You Retire](#)

[The Ultimate Guide to Retiring Young, Rich and Predictably for the Next Generation](#)

[A Comprehensive Guide for Creating Goals After You Retire](#)

[Understanding SSI \(Supplemental Security Income\)](#)

[Retire Secure!](#)

[Winning Strategies to Make Your Money Last a Lifetime](#)

[401\(k\)s For Dummies](#)

[The Financial Academy](#)

[Aganomics](#)

[What You Should Know about Your Retirement Plan](#)