



The Procrastinator's Guide to Financial Security: How Anyone Over 40 Can Still Build a Strong Portfolio--and Retire Comfortably

David F. Teitelbaum

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For everyone who put off saving, forgot to invest, or just can't believe they've hit middle age with no money in the bank, this book promotes a happy message: there's still time to take control of their financial security and build a comfortable retirement. And the book explains step by step how to do it, from setting up a financial plan to using IRAs and salary deferral programmes to practising smart investment strategies. Baby boomers are alarmingly underfunded for retirement - their average net worth is less than US\$50,000. This book should save the day for latecomers to budgeting, saving and investing. The precarious state of company pension plans and social security has made individual investing and financial planning an imperative and this book provides a crash course in the fundamentals of money management. The book covers more territory than most books aimed at boomers - including tips for paying off mortgages (not always early); where to buy mutual funds (not the bank); which college tuition plans maximize available cash; why "hot" tips should be ignored; and how to curb impulse spending and get out of debt.

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