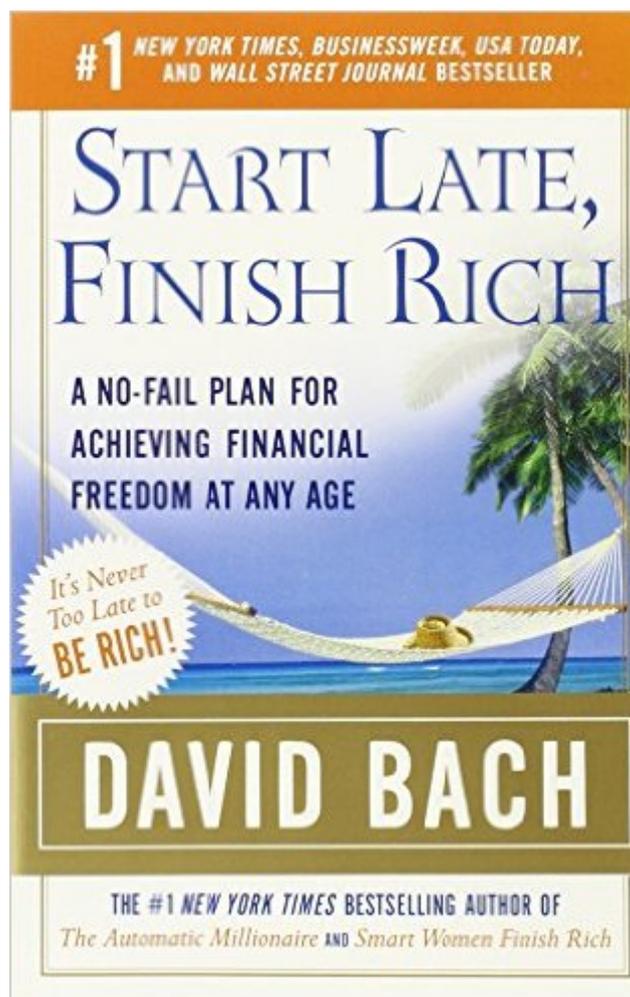


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# Start Late, Finish Rich: A No-Fail Plan For Achieving Financial Freedom At Any Age (Finish Rich Book Series)



## Synopsis

David Bach has a plan to help you live and finish rich—no matter where you start. So you feel like you’ve started late? You are not alone. What if I told you that right now as you flip through this book, 70% of the people in the store with you are living paycheck to paycheck? What if I told you that the man browsing the aisle to your left owes more than \$8,000 in credit card debt? And the woman on your right has less than \$1,000 in savings? See? You’re really not alone. Unfortunately, the vast majority of people who’ve saved too little and borrowed too much will never catch up financially. Why? Because they don’t know how. You can start late and finish rich—but you need a plan. This book contains the plan. It’s inspiring, easy to follow, and is based on proven financial principles. Building a secure financial future for yourself isn’t something you can do overnight. It will take time and it will take work. But you can do it. I know. I’ve helped millions of people get their financial lives together—and I can help you. Spend a few hours with me—and let me challenge you. Give me a chance to become your coach. Just because you started late doesn’t mean you are doomed to an uncertain future. Whether you’re in your thirties, forties, fifties, or beyond, there is still time to turn things around. It’s never too late to live and finish rich. All it takes is the decision to start.

“David Bach: Is it too late for me to get rich? Over and over, people share their fears with David Bach, America’s leading money coach and the number-one national best-selling author of *The Automatic Millionaire*. “Self only I had started saving when I was younger!” they say. “Is there any hope for me?” There IS hope, and help is here at last! In *Start Late, Finish Rich*, David Bach takes the “Finish Rich” wisdom that has already helped millions of people and tailors it specifically to all of us who forgot to save, procrastinated, or got sidetracked by life’s unexpected challenges. Whether you are in your thirties, forties, fifties, or even older, Bach shows that you really can start late and still live and finish rich—and you can get your plan in place fast. In a motivating, swift read you learn how to ramp up the road to financial security with the principles of spend less, save more, make more—and most important, LIVE MORE. And he gives you the time-tested plan to do it. The Start Late, Finish Rich promise is bold and clear: Even if you are buried in debt—there is still hope. You can get rich in real estate—by starting small. Find your “Latte Factor”—and turbo charge it to save money you didn’t know you had. You can start a business on the side—while you keep your old job and continue earning a paycheck. You can spend less, save more and make more—and it doesn’t have to hurt. David Bach gives you step-by-step instructions, worksheets, phone numbers and website addresses—everything you need to put your Start Late plan into place right away. And he shares the stories of ordinary Americans who have turned their lives around, at thirty, forty, fifty, even sixty years of age, and are

now financially free. They did it, and now it's your turn. With David Bach at your side, it's never too late to change your financial destiny. It's never too late to live your dreams. It's never too late to be free.

## Book Information

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## Customer Reviews

I have not read any other books in this series, but the subject matter of this book appealed to me. I often run into people who (for various reasons) don't have much liquid wealth going into their 40s. Yet I haven't seen much written to suggest what these folks should do. I was hoping to get some ideas to share. Unfortunately, I didn't really find any that I didn't know about already. If you are over 50, this book won't provide you with the advice you need. The intellectual process that Mr. Bach went through was to take the familiar arguments about the power of compound interest and saving with pre-tax dollars . . . and think of a few ways to shorten up the number of years required for compound interest to do its thing on your behalf. His best suggestions outside the standard financial planning advice are to be more valuable at work so you can earn more raises and promotions . . . and paying down your mortgage a little faster than is required. I applaud his advice that people spend less on things that don't provide much benefit . . . but most people are going to be demoralized if that's the main source of increased liquid wealth. After all, most people want wealth not for retirement . . . but to enjoy life before and after they retire. I found his arguments about starting your own business to earn more money to be naive at best . . . and overoptimistic at worst.

Buying and running . . . or starting and running a business requires a lot of hard work and skill. Most successful entrepreneurs are off doing this by around age 35. Most people at 49 will find it a tough hill to climb. I applaud Mr. Bach's suggestion that people look into buying, operating, expanding and then selling franchised operations that meet his criteria.

For the longest time, I thought I was the only one- the only one drowning in debt, with no savings and not a dime in retirement. I thought I would be the only one of my family or friends that would have to say no to all those wonderful travel opportunities, who wouldn't be able to take those leisurely, late afternoon lunches, who would never go shopping again unless it was for groceries, the only one who would have to continue working well through my "golden years" just to make ends meet. I was so scared that I would be living on such a fixed income, that I would worry about every last cent that I spent. I thought I would never be able to retire because I had started thinking about my long term financial plans much too late. Then I read Start Late, Finish Rich and now I understand that I haven't doomed myself to working into my seventies or eighties. I can still make it and make it big! I started with my debt as I felt like this was the biggest factor holding me back. I took Mr. Bach's advice to call all of my credit card companies and ask for lower interest rates. At first they balked, but with a little persistence and, sometimes a supervisor on the phone, almost every one of them lowered my interest rate by at least 5-10%. There were a few companies that wouldn't cooperate and therefore, didn't deserve my business. Those balances I transferred to new cards offering me a ZERO % interest rate. Next, I began making more than the minimum monthly payments, as much more as I could. Now I can see the progress I am making with each monthly statement and I am proud of the difference I am making in my own life! Then, I began contributing more to my 401k. I set aside an additional \$20 a week, just an extra \$80 a month.

David Bach is in the business of making money, not of helping people. As soon as he has you figure out your "Latte Factor" (the way you overspend without realizing it -- like buying daily lattes), he draws you to his website where he tries to sell you more books, tapes, CDs, etc., directly threatening that Latte Factor. Please don't be fooled by this man's intentions. If you're forty, in excellent health, live in an affordable neighborhood, and plan to spend your life making money, this book will probably work for you, although there is nothing here you won't find in a hundred other books on personal finance. Try "Rich Dad, Poor Dad." It's an easier read. David Bach does not consider people on fixed incomes, those with health issues, people who are required to stay in certain locations because of work, and those of us who simply do not want to give up the treat of

one movie a month in order to devote our existences to Making More Money. Mr. Bach really doesn't intend this book for anyone over forty . . . maybe forty-five. If you're in your fifties or sixties, this book will most likely frustrate you and make you feel like a failure, unless you've got a prime job and a nice nest egg already begun. The author sees the world of the middle-and-lower classes through rose colored glasses. His answer to credit debt is to just get on the phone, call your creditors, and "talk them into" lowering your rates so you can pay your cards off sooner. If any of you have tried this you know it's easier said than done. Mr. Bach denies the fact that he really does expect everyone to give up lattes, movies, dinners out, and other treats . . . except for his book. That's an "investment."

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