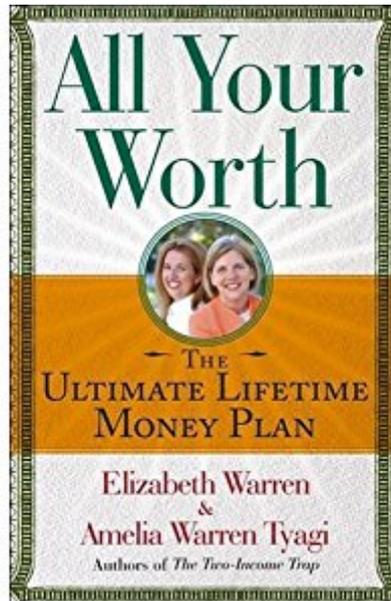


The book was found

All Your Worth: The Ultimate Lifetime Money Plan



Synopsis

You work hard and try to save money, so why is there never enough to cover all the bills, to put some away in your child's college fund, to pay off your credit card debt -- or to relax and have some fun, for once? In the New York Times bestseller *All Your Worth*, mother/daughter team Elizabeth Warren and Amelia Warren Tyagi -- authors of the acclaimed *The Two-Income Trap* -- tell you the truth about money. The authors lay out a groundbreaking approach to getting control of your money so you can finally start building the life you've always wanted. The result of more than twenty years of intensive research, *All Your Worth* offers you a step-by-step plan that will let you master your finances -- for the rest of your life. The secret? It's simple, really: get your money in balance. Warren and Tyagi show you how to balance your money into three essential parts: the Must-Haves (the bills you have to pay every month), the Wants (some fun money for right now), and your Savings (to build a better tomorrow). No complicated budgets, no keeping track of every penny. Warren and Tyagi will show you a whole new way of looking at money -- and yourself -- that will help you get your finances on track so you can enjoy peace of mind for the rest of your life. --This text refers to an out of print or unavailable edition of this title.

Book Information

Audible Audio Edition

Listening Length: 5 hours and 5 minutes

Program Type: Audiobook

Version: Abridged

Publisher: Simon & Schuster Audio

Audible.com Release Date: March 18, 2005

Language: English

ASIN: B00083FZCM

Best Sellers Rank: #21 in Books > Business & Money > Personal Finance > Credit Ratings &

Repair #157 in Books > Audible Audiobooks > Business & Investing > Personal Finance &

Investing #209 in Books > Business & Money > Personal Finance > Budgeting & Money

Management

Customer Reviews

All Your Worth When most people think of a personal finance book, they think of something similar to *All Your Worth*. At least it's what I think of: a guide to the emotions and the mechanics of getting your financial life straight in these times. I first came in contact with this book when I went to the

library shortly after my financial meltdown - it was one of about eight or nine books on personal finance that the librarian thrust into my arms. I took it home and devoured it in one sitting, like I did most of the other books I read in that first batch. As with all of the other books I read in that batch, there was one key idea that stuck with me from this book, and that was that the real key to personal financial mastery is balance. Let's walk through the book so you can see what I mean.

6 Steps To A Lifetime Of Riches

The first half of the book details a six-step plan for getting your finances in order. In general, the advice is pretty standard, but there are a few interesting twists.

Step One: Count All Your Worth

The goal of this chapter is to do a complete financial accounting of where you are at, separating the money into three groups: must-haves, wants, and savings. Warren suggests that a healthy distribution between these three groups is 50% must-haves, 30% wants, and 20% savings - the further away from that balance that you are, the less enjoyable (or at least more stressful) your life likely is, particularly as the must-haves get higher. Instead of giving guidelines about how to get close to those target percentages, though, this section is mostly about calculating the percentages; the advice comes later.

I'll admit it. This book changed my life. Corny, I know. But it's true. I used to be horrible about paying my bills. I make decent money, but I was always late on every payment. My problem was that I was never quite sure what I could afford. If I pay the cable bill now, will I still have enough money to go out this weekend? Will my next paycheck clear before my rent check is cashed? I'm 28 years old, how much should I put into my 401(k)? Do I even need a 401(k)? Warren and Tyagi's book changed all that in a weekend. Their core idea is so simple, but when you put it into action, it is incredibly powerful. Basically, they say that in order to address all of your financial worries, you just need to put your money in balance. They have just three categories, Must-Haves, Wants, and Savings, and every dollar you make goes into one of these categories. For me, that means that I just take my paycheck to the ATM and split it up as I make my deposit. I put half into my checking account. Transfer 20% into my savings account. And the rest I take out in cash. What's so cool about dividing my money this way is that I never have to worry about bouncing a check. I know that there is always enough money to cover my bills because I only use my checking account to pay my bills. As for going out on the weekend, I have cash in my wallet and I just use that. Getting used to their system is a little awkward. I found myself going through a lot of my expenses asking is this a Want or a Must-Have? And the authors spend a long time blasting the credit card companies and credit card debt in general. They make Citicorp seem worse than Big Tobacco and Microsoft combined.

[Download to continue reading...](#)

All Your Worth: The Ultimate Lifetime Money Plan Money: Saving Money: The Top 100 Best Ways To Make Money & Save Money: 2 books in 1: Making Money & Saving Money (Personal Finance, Making Money, Save Money, Wealth Building, Money) BUSINESS PLAN: Business Plan Writing Guide, Learn The Secrets Of Writing A Profitable, Sustainable And Successful Business Plan ! -business plan template, business plan guide - Worth Every Penny: Build a Business That Thrills Your Customers and Still Charge What You're Worth How to Do a Year's Worth of Bookkeeping in One Day: Make QuickBooks Do Your Data Entry For You: 2012 - 2018 Versions (How to Do a Year's Worth of Bookkeeping For You) Money: Saving Money: Success: Get More Money & Success In Your Life Now!: 3 in 1 Box Set: Money Making Strategies, Saving Money Strategies & World's Best ... Tips for Personal Finance & Life Success) Business Plan: Business Tips How to Start Your Own Business, Make Business Plan and Manage Money (business tools, business concepts, financial freedom, ... making money, business planning Book 1) Personal Finance: Budgeting and Saving Money (FREE Bonuses Included) (Finance, Personal Finance, Budget, Budgeting, Budgeting Money, Save Money, Saving Money, Money) HOW TO MAKE MONEY ONLINE: Learn how to make money from home with my step-by-step plan to build a \$5000 per month passive income website portfolio (of 10 ... each) (THE MAKE MONEY FROM HOME LIONS CLUB) Money Management Tips: Control Money Don't Let It Control You (Budgeting your money, How to save money tips, Get out of debt fast, Live cheap, Debt free, Spend less) Money: How to earn money with : Earn \$5000 per Week Part Time using the power of Arbitrage with Liquidation Products on (How to make money ... on , How to make money with) How to Hide Money During a Divorce: How to Hide Assets, How to Hide Money From Husband, How to Hide Money From Creditors, How to Hide Money During Bankruptcy) How To Get A Date Worth Keeping: Be Dating In Six Months Or Your Money Back Knowing Your Value: Women, Money, and Getting What You're Worth The Knitter's Book of Socks: The Yarn Lover's Ultimate Guide to Creating Socks That Fit Well, Feel Great, and Last a Lifetime The Ultimate Marketing Plan: Target Your Audience! Get Out Your Message! Build Your Brand! Handy Dandy List of Everything Worth Knowing About Minecraft - Mobs, Combat Tips, Maps, Facts & Much More!: The Ultimate Minecraft Handbook Guide Book for Kids and Children (Unofficial) Make Easy Money Online: Follow in my footsteps and replace your 9-5 job in 30 days with no prior experience (How to make money online, Work less, Make money from home, Build a business) Plan to Win!: Transform Your Real Estate Sales Game Plan The Laws of Lifetime Growth: Always Make Your Future Bigger than Your Past