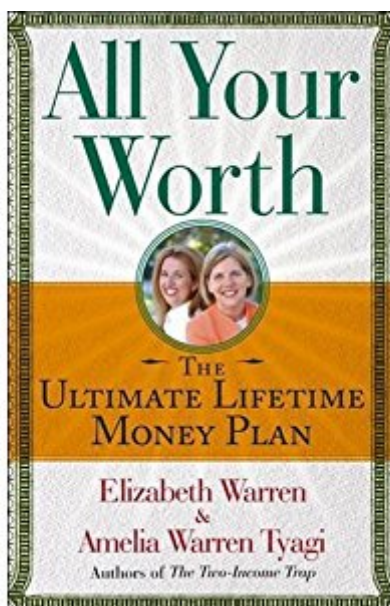


The book was found

All Your Worth: The Ultimate Lifetime Money Plan



Synopsis

This personal finance guide from Dr. Phil's financial guru, Elizabeth Warren, offers a new way of thinking about and managing your money that will allow you lifelong emotional peace and financial well-being. 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 the Paperback edition.

Book Information

Audible Audio Edition

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Customer Reviews

I especially like this book for its writing style and basic common sense. However, it was published in

2005, before the downturn of 2007 - 2008. I don't think many people today can pay all of their bills on 50% of their income. I hope the authors will update this book. However, in spite of it being a little out-of-date, it's still a good read. You will get your money's worth from it, without a doubt.

This book answered the question I had for the last 15 years...how do I handle my finances? It's been three weeks since I read this book and I've followed the plan the author laid out and no longer am stressed about my financial ignorance and am looking forward to my future. I'll share this book with others, especially young adults.

This is the first budgeting/ personal finance book that left me hopeful instead of defeated. They give you great targets and guidelines for spending, saving and paying off debt, but want you to still be able to enjoy your money - something I feel is lacking in most books of this kind. I read it over a weekend and by the time I went to bed on Sunday I had completely re-done my budget and I've been able to stick with it.

This is the kind of book I wish was mandatory reading for everyone graduating College or High School. What a huge difference it would have made if I'd read this and starting doing it earlier!!!!Regardless, I'm just glad I read it now. My finances are back on track, and now I'm working on building our emergency fund. It never would have happened if my wife and I hadn't read this book. Kudos to Elizabeth Warren and Amelia Warren Tyagi for writing this excellent book to help regular folks deal with the complexity of managing your finances. I gave it to my SIL, and now they have their finances back on track. That's how good this book is.

I believe this is the best financial book ever written, and I have read a lot! It is for people who are trying to climb out of debt and their easy plan works awesome!

I do not have a 401K, medical insurance, stocks, bonds, or gold buried in a hole the ground. I consider myself lucky to have the clothes on my back and a home to live in. I have read many books about financial planning, but none as good, or as straight forward, as this one. By following the Balanced Money Formula for only one month, I have saved \$970.00. For the first time I am not checking my balance daily because I have enough money to cover my bills. It is a very simple formula: must haves: 50%, wants: 30%, savings: 20%. The plan is simple and self-explanatory. Half your income goes to things you have to pay each month, like rent, mortgage, and utilities. Twenty

percent is set aside for savings and thirty percent for fun. It is flexible and gives you tips on how to get everything balanced, this might mean eating out less or canceling cable. Because I had zero savings to begin with, I chose to take a lot from my wants and stash it in savings, until I can establish an adequate cushion. For potential home buyers/refinancers, you should read this book before you do anything. All Your Worth nicely explains how you can protect yourself from being taken advantaged of by mortgage lenders. There are no ten dollar words or complex financial terms to puzzle over. I regret not reading this book before I bought my home, however, I can use the information if I decide to refinance. So, if you are in the market to buy or refinance read pages 82-88, then read Chapter 8: The Big Buy. Most of us know how bad debt can be, but this mother/daughter duo writes that debt is just plain dangerous. They explain how yesterday's debt steals from tomorrow's income-a claim against your future-so think long and hard before you charge that latte or charge another pair of shoes you don't need. I usually donate books I have read or pass them on to friends, but not this one, this one is a keeper and I will be sharing it with my children so they, too, can learn how to survive this terrible economy and hopefully have a more secure future.

Very valuable advice. Given before the 2008 downturn the authors warn people of the danger of borrowing on your home's equity and so much more. The authors have devised a very simple plan to get your money in order and it is wise, marriage and relationship saving advice. Anyone trying to get by today needs to realize that the rules have changed and in order to make up for lower wages easy credit is trapping many people with bills that will chain them down and rob them of a decent future. But you can get control back, and it is easier than it might appear, please read this book if you are in any kind of financial distress!!!

not a bad book but average

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