

Mortgage Payoff Strategies 10 Ways How To Pay Off Your Mortgage Early

The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics.

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

Take charge of your finances and achieve financial independence – the Clever Girl way Join the ranks of thousands of smart and savvy women who have turned to money expert and author Bola Sokunbi for guidance on ditching debt, saving money, and building real wealth. Sokunbi, the force behind the hugely popular Clever Girl Finance website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, Clever Girl Finance encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side. Monitor your expenses, build a budget, and stick with it Make the most of a modest salary and still have money to spare Keep your credit in check and clean up credit card chaos Start and succeed at your side hustle Build a nest egg and invest in your future Transform your money mindset and be accountable for your financial well-being Feel the power of real-world stories from other “clever girls” Put yourself on the path to financial success with the valuable lessons learned from Clever Girl Finance.

The Money Mentor is my take on the classic self-help book - with one major difference: It's a bullshit-free zone! If you're reading this, it's because you've recognised that your finances need help. Either that or your kids gave you the book as a Christmas stocking-filler, it's pouring with rain and there's nothing on telly this afternoon. Seriously, however you got here isn't important. The important thing is - you're here. Right here, right now is where you start getting control of your finances. This is where you stop throwing money away like it's going out of fashion and start saving. This is where your financial worries start to lessen. This is where you and your family begin to get ahead in the game. What I do is very straightforward - I help ordinary Mums and Dads burdened with standard 30-year home loans, pay off those loans within 7 to 10 years. Yes, you read that correctly - you can be mortgage-free in 7 to 10 years simply by following a plan that we create together. It's not magic. There's no smoke and mirrors. It's not even a secret how we can do this together. In fact, I call it the 'not-so-secret, secret', because anyone can do it. Together, we examine your lifestyle and make a detailed assessment of your living expenses. Using that information, we then give every single dollar of your family's monthly income a specific purpose and structure it within a realistic budget. And guarantee to pay the loan off in 7 to 10 years.

Paying your home loan off over 30 years is bullshit! It's the biggest rip-off. When you're sitting in your bank, arranging your home loan, their entire focus is on the minimum monthly repayment. That just means they're forecasting their juicy profits over a 30-year period. Profits that you're paying for. We can even pay off that 30-year loan earlier in some cases. One of our records is having cleared a mortgage in only 3.5! Mortgage-free in three and a half years - wouldn't everyone love to be in that position? Our aim is to disrupt the passive, inherited way of thinking encouraged by the banks and to completely change traditional Mum and Dad psychology. Not with idealistic nonsense and impossible to achieve pie-in-the-sky advice aimed at solving unrealistic or non-typical situations. This book is packed with proven, practical and realistic strategies that work. If you and your family follow the process that we all agree to in the beginning, you will achieve the results we predict at the start. Guaranteed!

According to Ethan Pope, most financial problems could be eliminated if individuals and couples would take the time to develop and use a simple and unique budgeting system called the Money Allocation Plan (MAP). In this straightforward and practical book, Pope gives step-by-step instructions for how to use the MAP to become more generous in your giving, consistent in your saving, and truly free with your spending.

What would your life be like if you had no mortgage? How free would you be to live a different life? In this book Clayton and Natali Morris help you beat the system by paying down your home loan and saving hundreds of thousands of dollars in interest payments along the way. This step-by-step system only works with understanding and a disciplined plan. Clayton and Natali give you just that by breaking it all down for you in this book. They arm you with the knowledge and inspiration to free yourself from the dead weight of your mortgage so that you can enjoy your monthly income however the heck you want to! Clayton and Natali Morris met while working as TV news broadcasters. Clayton has been a news anchor for over 15 years and Natali has worked for CBS and NBC for most of her career. In 2010 they started a family and got serious about building legacy wealth for their three children, Miles, Ava, and Eve. They podcast, write, and speak around the world about personal finance and financial empowerment in order to help other families like theirs employ the skills they have learned along the way to attain true financial freedom.

Here at last are the hard-to-find answers to the dizzying array of financial questions plaguing those who are age fifty and older. The financial world is more complex than ever, and people are struggling to make sense of it all. If you're like most people moving into the phase of life where protecting—as well as growing-- assets is paramount, you're faced with a number of financial puzzles. Maybe you're struggling to get your kids through college without drawing down your life's savings. Perhaps you sense your nest egg is at risk and want to move into safer investments. Maybe you're contemplating downsizing to a smaller home, but aren't sure of the financial implications. Possibly, medical expenses

have become a bigger drain than you expected and you need help assessing options. Perhaps you'll shortly be eligible for social security but want to optimize when and how to take it. Whatever your specific financial issue, one thing is certain—your range of choices is vast. As the financial world becomes increasingly complex, what you need is deeply researched advice from professionals whose credentials are impeccable and who prize clarity and straightforwardness over financial mumbo-jumbo. Carrie Schwab-Pomerantz and the Schwab team have been helping clients tackle their toughest money issues for decades. Through Carrie's popular "Ask Carrie" columns, her leadership of the Charles Schwab Foundation, and her work across party lines through two White House administrations and with the President's Advisory Council on Financial Capability, she has become one of America's most trusted sources for financial advice. Here, Carrie will not only answer all the questions that keep you up at night, she'll provide answers to many questions you haven't considered but should.

Do you know as a Christian, you are called to be a good ADMINISTRATOR over money and wealth with which God has provided for you? As a Christian, one of the mistakes you can make is to invest your hard earned money wrongly. Yes, it is great to make money and invest, but most importantly, you must never make investment mistakes that will ruin your financial life. As a child of God who is constantly guided by the Holy Spirit, you should be wise enough to do or get things right when it comes to investing your hard earned money. Have YOU Ever thought of strategies you need to remain FINANCIALLY BUOYANT, and free from debts for a lifetime? When you can embrace, make difficult things simple, you will always make PROFITABLE decisions that will secure your FUTURE! Proverbs 6:6-8 says, Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter. New Living Translation (NLT) When I was six, my friend Betty and I thought it would be entertaining to see what it means to play football outside the house. We started playing, and before we knew it, the ball fell inside a well. I was stunned and was like, if we don't get this ball, my mother will be mad at me. I said, Betty, get the ball inside the well... I resolved by saying, "You can do it! Before I had an opportunity to say any other word, Betty went flying inside the well, and before we knew it, she was drowning! I screamed at the top of my voice. Someone help me, please.... My friend is drowning! Luckily for me, an older friend was passing by... Immediately, he pulled off his shoes and stretched his hand. I don't know what he did, but all I remember was that my older friend saved Betty. "Oops," I said, giggling at my friend, who was slammed against the opposite wall. The Holy Spirit at work. "Was that cool?" Poor little Betty looked at me with a bemused grin, and then she burst into tears. I can't recollect what unfinished story we ultimately invented to cover up what we'd done, but I do remember precisely the experience taught me two significant things. The first was, " never jump inside a well you don't know how deep it is." The

second was that while it's necessary to learn from your own mistakes, it's a better idea and a much safer one to learn from other people. I recall all this because both these lessons are essential when you're trying to decide how to invest. The truth is, when it comes to genuine investment, many of us act like four-year-olds jumping inside a well. That is, we test ignorantly, and invariably wind up making some terrible mistake that sends us rolling across the room in financial shock. Throughout this Book, we're going to focus on what I consider to be the ten most "demoralizing" mistakes that Christian investors should never make. I hope that as a result of analyzing other people's mistakes, you'll be able to avoid the unpleasant and expensive experience of having to make a mistake that will ruin YOU! Furthermore, I will be talking much on paying off your mortgage. Forget all these crap stories you hear around. I will practically be telling you how to pay off your mortgage in less than 30 years. I will be exposing the working method that I guarantee will make you happy for a lifetime. Let me be frank with you, without discipline, nothing worthwhile is achievable. Who told you; you can't complete the paying off of your mortgage in 5-20 years? I will be giving you some practical strategy of paying it off in 5-20 years and rolling when on your bed at night.

In her debut book *Dear Debt*, personal finance expert Melanie Lockert combines her endearing and humorous personal narrative with practical tools to help readers overcome the crippling effects of debt. Drawing from her personal experience of paying off eighty thousand dollars of student loan debt, Melanie provides a wealth of money-saving tips to help her community of debt fighters navigate the repayment process, increase current income, and ultimately become debt-free. By breaking down complex financial concepts into clear, manageable tools and step-by-step processes, Melanie has provided a venerable guide to overcoming debt fatigue and obtaining financial freedom. Inside *Dear Debt* you will learn to:

- Find the debt repayment strategy most effective for your needs
- Avoid spending temptations by knowing your triggers
- Replace expensive habits with cheaper alternatives
- Become a frugal friend without being rude
- Start a side hustle to boost your current income
- Negotiate your salary to maximize value
- Develop a financial plan for life after debt

An extraordinary and amazingly simple book that teaches you how to save at least tens of thousands of dollars when you prepay your mortgage, *The Banker's Secret* offers about forty pages of simple-to-follow text and loads of helpful charts. Pay off your home mortgage 5, 10, or even 15+ years early and save thousands of dollars in interest payments without changing your lifestyle, obtaining a new mortgage, or paying thousands of dollars for expensive software. Today, 1 in 10 Americans is facing foreclosure and 48% of Americans worry about losing their homes. Now more than ever, the American dream of homeownership (the dream of owning our homes free and clear) is a dream shared by most, if not all, Americans. Most Americans expect to make mortgage payments for 15 or 30 years before they own their homes "free

and clear," free of doubt and worry that they could lose their homes at any moment. What most Americans don't know is that there is an effective and economical way to pay off your home mortgage 5, 10, or even 15+ years early! In this book by Rocco DeFrancesco, the nation's leading trainer of advanced planning concepts for financial, insurance, mortgage and legal professionals, Rocco teaches you several important strategies that will help you pay off your home mortgage early, which in turn will allow you to save thousands of dollars in interest payments. Rocco teaches you about different types of mortgages and explains the pros and cons of other early mortgage payoff strategies. As a bonus, Rocco also gives you a strategy that will help you pay off your other debts early, so you can truly be debt free! After reading this book, you will have all the tools you need to pay off your home mortgage 5, 10, or even 15+ years early so you can finally own your home free and clear.

A personal finance expert shows readers how to get rich without belt-tightening by becoming a smarter consumer, sharing a host of insider tips and techniques. Original.

From New York Times bestselling author and nationally syndicated talk radio host Dave Ramsey comes the secret to how he grew a multimillion dollar company from a card table in his living room. If you're at all responsible for your company's success, you can't just be a hard-charging entrepreneur or a motivating, encouraging leader. You have to be both! Dave Ramsey, America's trusted voice on money and business, reveals the keys that grew his company from a one-man show to a multimillion-dollar business—with no debt, low turnover, and a company culture that earns it the "Best Place to Work" award year after year. This book presents Dave's playbook for creating work that matters; building an incredible group of passionate, empowered team members; and winning the race with steady momentum that will roll over any obstacle. Regardless of your business goals, you'll discover that anyone can lead any venture to unbelievable growth and prosperity through Dave's common sense, counterculture, EntreLeadership principles!

Managing your personal finances for the future is about doing the fundamentals well---today! This book highlights simple steps you can take now heal your financial future.

We all want to live life to the fullest, but how can we make our dreams become reality? In *Wealth Strategies: 9 1/2 Steps to Achieving Physical, Financial, and Spiritual Abundance*, author and motivational speaker Todd Duncan offers the way to achieve your dreams of personal fulfillment. In *Wealth Strategies*, Todd Duncan shares the secrets to balance and abundance in three primary areas of life: the physical, the financial, and the spiritual. Using Todd's proven techniques, practical suggestions, and good old-fashioned common sense, you'll discover abundance like you've never known it before. You will learn: How to avoid being hooked on fast foods How to develop exercise habits you can sustain The reason why dieting is the wrong (and counterproductive) way to think How to assess your net worth All about mutual funds How to avoid getting scammed How to take advantage of the

new economy The deadly dangers of stress The power of purpose and friendship The laws of prayer, balance, faith, uniqueness, solitude, and wisdom Take control and begin living life to the fullest. Begin a life of wealth today with *Wealth Strategies*.

Achieve financial peace of mind with the million-copy #1 New York Times bestseller, now revised and updated, featuring an entirely new Financial Empowerment Plan and a bonus chapter on investing. The time has never been more right for women to take control of their finances. The lessons, revelations, and shocks of the past few years have made it clear that standing in our truth is the only way to care for ourselves, our families, and our finances. With her signature mix of insight, compassion, and practical advice, Suze equips women with the financial knowledge and emotional awareness to overcome the blocks that have kept them from acting in the best interest of their money—and themselves. Whether you are single or in a committed relationship, a successful professional, a worker struggling to make ends meet, a stay-at-home parent, or a creative soul, Suze offers the possibility of living a life of true wealth, a life in which you own the power to control your destiny. At the center of this fully revised and updated edition, Suze presents an all-new Financial Empowerment Plan, designed to get you to a place of emotional and financial security as quickly as possible—because the most precious commodity women have is time. Divided into four essential components, the plan will teach you how to • Protect yourself • Spend smart • Build your future • Give to others Also included is a bonus chapter on investing—for those who are living by Suze's unbreakable financial ground rules and ready to learn how to invest with confidence. *Women & Money* speaks to every mother, daughter, grandmother, sister, and wife. It gives readers the opportunity to tap into Suze's unique spirit, people-first wisdom, and unparalleled appreciation that for women, money itself is not the end goal. It's the means to living a full and meaningful life.

Using checklists, questions, and practical tips, Edleson walks readers through 12 steps to planning and preparing for retirement that work with any budget and focus on the resources at hand. Not every retiree will have an enormous nest egg, but every retiree would like to be comfortable, secure, and happy.

Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically, leaving people confused about how best to secure their financial future. This book is the only guide with detailed advice to help you become debt free or master the debt you have, based on the latest laws and new government programs and policies implemented under the Obama administration. Is the information and advice on debt management different than in years past? Definitely. In this savvy, engaging guide, bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game: avoid foreclosure, obtain the best refi, and modify your mortgage even if it is "under water" Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills, student loans, and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules, and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years, change the way you pay all your bills, and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success. The book is filled with helpful web sites, toll free numbers, associations and government

agencies, and vetted companies and services to help you implement this advice. In today's volatile economy, getting out of debt is the key to surviving and thriving, and author Jordan Goodman provides you with the strategies and tools to live debt free.

HOW TO BUY U.S. REAL ESTATE WITH THE PERSONAL PROPERTY PURCHASE SYSTEM If you are thinking about buying real estate in the United States, either as a vacation property or an investment opportunity, this book provides you with comprehensive yet easy-to-understand information. Kimberley Marr, a Canadian real estate broker, has teamed up with a group of cross-border legal and tax professionals, mortgage specialists and U.S. real estate brokers each with years of experience. The Personal Property Purchase System outlines processes and considerations when purchasing property in the United States. U.S. destinations, especially in the Sunbelt, are popular choices for Canadians who are looking for a vacation/second property or investment opportunity. Statistics show that Canadians have been among the largest foreign groups of buyers of U.S. real estate. Price, accessibility, strength of the Canadian currency and similarities in culture are the primary reasons. But, you must keep in mind that the U.S. is a different country, with different laws. You need to be aware of these laws and comply with them. How to Buy U.S. Real Estate highlights important considerations in deciding what you want in a U.S. property, in what location and at what price. You will learn about Canadian and U.S. mortgages, titling options, foreclosures and short-sale property, medical and other insurance needs, currency issues, and much more. "Put the Personal Property Purchase System to work for you. It will provide you with valuable information and help you make the decision that is right for your personal or investment strategy." —PAMELA ALEXANDER, CEO RE/MAX Integra Corporation "Kimberley Marr has demonstrated outstanding cross-border knowledge as a real estate broker, and has written a terrific primer that is a must-read for all Canadians looking to buy U.S. real estate." —DAVID ALTRO, Attorney, Managing Partner, Altro & Associates, LLP "A well-written and thoughtful guide to purchasing U.S. real estate. The tools and checklists are so helpful that I plan to use them for my next home purchase." —SUSAN INEZ POSKUS, President, Thomas C. Roberge & Company

"Are you overloaded with credit cards and being ripped off with late payment and over-limit fees? Are you being ripped off by Banks with overdraft and ATM fees? Have you, like most of us worked for a pay-check all your working life, living from payday to payday, trying to make a decent living and raise a family?. Then by the time you get all the bills paid you are not only broke, but a few more thousand dollars in debt? Are you losing thousands of dollars each year to taxes? After years of experience dealing with high taxes, tax penalties and tax strategies, and the rigors of taxual abuse, I have devised a plan for recycling your money. Does it seem like the more money you earn the less you have, then by April 15th every year you owe more and more of your hard earned money for Income taxes? Then does it take about all you can rake and scrape to pay the extra tax bill you have incurred from the extra income? Have you noticed that the more money you earn the more Social Security and Medicare taxes you pay and every year the contribution limit on Social Security increases? If you are interested in a few tips and strategies for keeping a good percentage of your money and a plan to create wealth, then this book is for you.

Think mortgage payments need to last for 30 or 15 years? THINK AGAIN. There is a lot of ignorance when it comes to mortgages.

Most people are locked into long term mortgage payments without realizing how expensive this really is and how to break this "captivity" cycle. Do you have a mortgage? Is the cost of carrying your mortgage a hefty burden on your finances? If your answer is yes, you are not alone. You CAN take control of your mortgage, build equity faster and save years of mortgage payments and thousands in interest. This book will show you exactly what to do to eliminate your mortgage debt quickly. It's the simplest, most straightforward plan for changing your money habits and paying off your mortgage quickly. And it's based on results, not pie-in-the-sky fantasies I have used the same method to pay off my own mortgage faster (see chapter 7 for my story) - so can you! This book will guide you through straightforward, actionable advice that will help you get started no matter what your situation is You will learn: How expensive your mortgage really is. Why it is important to pay your mortgage faster Different ways to reduce the loan time frame and the total amount of interest paid in the long run Simple tricks to pay off your mortgage faster How remarkably different will be your financial situation once you pay your mortgage sooner. My own journey to pay off my mortgage in few short years. The complete proven 4-step system to pay off your mortgage quickly. All explained simply with tables and charts so you can understand exactly what to do . In addition, you will be given a link on our website to download for free our own Excel mortgage amortization spreadsheet so that you can calculate your own mortgage situation, comprehend where your money goes when you take a mortgage and chart your own game plan. **THERE IS A BETTER WAY** that each and every person can employ to save years of payments and thousands in interest. Let me help you free the long term shackles of your mortgage debt... and give you the tools and wisdom you need to pay off your mortgage fast Imagine the freedom you'll enjoy once you pay off your mortgage in few short years and how different your life will be. Scroll up and grab your copy today. You owe it to yourself and you owe it to your family!!

If you could pay off your mortgage in even a third of the time instead of waiting thirty years to pay it off, wouldn't you want to know how to do that? It's possible with the right home loan. While it may seem unbelievable, it comes down to math and a little education that banks prefer homeowners not know about. Michael Lush has spent fifteen years as a mortgage originator helping consumers get into their dream home. After speaking to a wealthy mentor of his, he then stumbled across how the wealthy finance their homes using lines of credit. Along with his co-author, David Dutton, Lush now teaches future homeowners, present homeowners as well as successful real estate investors how to use a simple home equity line of credit to pay off a home in 5-7 years. In this book you will learn: - The case against a mortgage from a 15 year mortgage veteran. - Why making extra payments on a mortgage vs a HELOC is still slower and also locks your money up until you sell your home. - 2 important reasons why this strategy isn't more well known. - How to pay off a home faster even if you have very little equity. - 5 powerful resources that will help you get started quickly to becoming mortgage free. - Pros and Cons of a HELOC - The deadly mistakes homeowners make when using a HELOC - How to build a real estate empire. - How to buy a vacation home and pay it off quickly (See chapter 9) Before you even think about signing on for a thirty year mortgage, you owe it to yourself to read this book as well as check out their popular Youtube channel.

"Break Free From Your Mortgage" exposes the method of paying off your mortgage as early as 5-7 years.

This book will answer the question of whether you spent too much on your house or not. Quickly, you will understand that becoming mortgage-free does not mean never spending any money at all, or never having any fun. It means ensuring that you have the right house, and more importantly, the right mortgage on your house. How to Get Mortgage-Free Fast will give you the confidence to go house shopping for not just one house but for two. Through getting the right mortgage on your house, and spending the appropriate amount of money, you will be able to get approved for a 2nd mortgage. This book will not push you to become a professional landlord, but it will show you how and why you need to purchase a 2nd house. The equity you build in a 2nd property will build exponentially faster than it would through any type of mutual fund, stock, or other investment tool.

Purchasing another property gives you massive leverage in order to grow your wealth. No matter what age you are at, there is no wrong time to start. If you are 25 years old, the strategies can be done, using your parents. If you are in your 50s and are wondering if you will ever become mortgage-free, this book will give you the tactics and steps to follow.

How to Buy & Sell (Just About) Everything The Ultimate Buyer's Guide for Daily Life Don't make another purchase before you buy this ultimate buyer's guide. With more than 550 how-to solutions, these pages are packed with savvy strategies for choosing and locating (and unloading and liquidating) both everyday items and once-in-a-lifetime splurges, with special emphasis on how to find bargains and broker great deals. The clear and friendly information in How To Buy & Sell (Just About) Everything makes any buying or selling decision easy, from selecting baby gear to saving for college, from hawking lemonade to selling your company. Browse these pages to discover how to: Buy a House • Sell a Car • Buy Happiness • Sell Your Old Computer • Buy Mutual Funds • Hire a Butler • Choose a Diamond Ring • Purchase a Tent • Get Breast Implants • Negotiate a Better Credit Card Rate • Buy a Hot Dog Stand • Sell Your Baseball Collection • Outfit a Nursery • Book a Cheap Safari...and much, much more Written and designed in the same easy-to-use format as its predecessors, How To Do (Just About) Everything and How to Fix (Just About) Everything, this invaluable collection includes concise instructions, helpful tips and comparison charts -- everything you need to understand product features, prevent problems and guarantee smart purchasing decisions. This is the only book you need to make the most of your money.

Do you owe too much money? Are your debts crushing your spirit, embarrassing you, and stressing you out? You're not alone. The good news is that you can fix that. And this book will show you how. The debt trap is a serious problem. Who is in her, has a real problem. But most people react like rabbits to snakes: they just stand there paralyzed and do nothing until they are eaten. Keep a clear head and always tell yourself: There is nothing that can not be solved. You have to get out of your own rigidity and tackle the problem before it eats you. As usual in life, every problem also offers a chance to do better. You just have to analyze it clearly. When I have a mountain of debt, I have to part with things and habits that have become dear. Of course, it is difficult for those who have always sat only at the fleshpots, now only to be allowed to spoon the soup. But this is the way out of the debt trap, and you want to get out of it. You're about to learn time-tested strategies for winning your battles with debt. And I'm also going to

share with you some strategies for increasing your income, as well as some important precautions you can take to minimize the risk of unforeseen events ruining your plans.

Retirement planning isn't something that happens at a specific point in time or at a specific age - we are all affecting our retirement plans every day with every decision we do or don't make. Canadians are living longer, and the average retiree in the future may have as much as 30 years of retirement to plan for, and there are many simple things that will impact our eventual retirement life. *52 Ways to Wreck Your Retirement* identifies 52 things we do that could wreck our retirement, explains why it puts your retirement at risk, and provides the strategy to correct the mistake, or better still, avoid it entirely. The book is organized under several key areas of the planning process, including: Starting to Plan for Retirement Mistakes around Investing Mistakes around Debt Saving for Retirement Pensions Living in Retirement Spending in Retirement New Realities about Retirement *52 Ways to Wreck Your Retirement* is not a feel-good book about how wonderful retirement will be or an alarming fear-mongering book about dying broke, nor is it a get-rich-late-retirement solution. Quite simply, it is an easily-accessible and practical guide written for Canadians of all ages that gives you the tools you need to better manage the financial and personal aspects of your retirement.

Hogan shows that God's way of managing money really works. Millionaire status doesn't require inheriting a bunch of money or having a high-paying job. The path to becoming a millionaire is paved with tools that you either already have or that you can learn. Take personal responsibility; practice intentionality; be goal-oriented, a hard worker; and be consistent. If you adopt this mindset, you, too, can become a millionaire. -- adapted from foreword and introduction

Written by a practicing emergency physician, *The White Coat Investor* is a high-yield manual that specifically deals with the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family, build wealth, and stop getting ripped off by unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two to five years of residency graduation Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a "Backdoor Roth IRA" and "Stealth IRA" to boost your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between

sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at the first pages of the book by clicking on the Look Inside feature

Praise For The White Coat Investor "Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place." - Allan S. Roth, MBA, CPA, CFP(R), Author of How a Second Grader Beats Wall Street "Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research." - William J. Bernstein, MD, Author of The Investor's Manifesto and seven other investing books "This book should be in every career counselor's office and delivered with every medical degree." - Rick Van Ness, Author of Common Sense Investing "The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk." - Joe Jones, DO "Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis." - Dennis Bethel, MD "An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust." - Greg E Wilde, M.D

Scroll up, click the buy button, and get started today!

The housing bubble is about to burst. Are you ready? While the rest of the economy teeters on the edge of recession, home sales are booming and home prices are surging. Can this continue? Not a chance. The housing market is hot because Americans--apparently convinced that the good times will never end-- are borrowing record amounts of money to buy ever-larger homes. And we've learned to treat our existing homes like piggy banks, borrowing against our home equity to maintain our lifestyles. This boosts the economy but causes us to incur debts that will soon force us to stop spending. The result will be a deep recession, complete with declining home prices and a collapse in the value of housing-related stocks. And that's the optimistic scenario! With mortgage, corporate, and government debt soaring, the bursting of the housing bubble might set off a chain reaction that wreaks 1930s-style havoc on stocks, the dollar, and real estate. In clear, easy-to-understand terms, this book shows how real estate has become the latest in a long line of financial bubbles, how the bubble is likely to burst, and how you can both protect yourself and make money as the drama unfolds. You'll also learn: * Why all "cash" is not equally safe * Why gold will soar as the dollar falls * Which stocks will be casualties of the housing bust, and how to profit from their collapse * How to ensure against--and even profit from--a decline in the value of your home Whether you're worried about the value of your home, your stock portfolio, or your bank account, you'll find answers here. You can't stop what's coming, but you can turn it to your advantage.

Commonsense Rules for Financial Freedom--Anyone Can Do It! Safe Strategies for Financial Freedom shows you how to know in 30 seconds whether you should be in or out of the market. The authors show you how great investors avoid mistakes--and win big. With Van Tharp's legendary risk-control techniques, learn how the world's most profitable investors reduce their risk and leave their wealth-generating potential unlimited, and how you can too. You'll learn how to invest wisely--in every type of market, protecting what you earn, and developing sources of regular income to achieve financial independence. Safe Strategies for Financial Freedom provides you with a specific program for freeing yourself from the workplace--forever. Let it show you how to seize control of your financial life by investing in the assets that will provide you with steady income until the day when your

investment income surpasses your monthly expenses--and you are, once and for all, financially free.

Are you struggling to save a deposit and buy a home? Is your credit score preventing you from getting a home loan? Would you like to pay off your home sooner and spend your life doing what you love instead of chained to a mortgage? This informative and easy to read book will provide you with all the knowledge you need to do just that and more. It walks you through how to budget and make more money, what and where to buy, how to beat a bad credit score, invest in property, and gives you the magic formula that will help you achieve mortgage freedom sooner. **MORTGAGE FREE** gives you all the knowledge you need to: *Write an awesome budget and learn how to make and save more money. *Save a deposit even when you're in debt or on a low income. *Own your own home in under 10 years- without working more. *Build a passive income and have more free money than ever before. *Nail your retirement planning and create a life you love for yourself. I promise, if you follow even some of the solutions in this book, you will be free of your mortgage years ahead of your peers. If you want to put your mortgage behind you and start living the life you've always wanted, then Mortgage Free will show you how. The longer you wait, the harder it becomes to get ahead. Learn how to smash your mortgage today and take back your future. Because being debt free is the ultimate gift you can give to yourself, and your family.

Struggling with debt? Frustrated about work? Just not satisfied with life? The Simple Dollar can change your life. Trent Hamm found himself drowning in consumer debt, working in a job he couldn't stand... and figured out how to escape that debt and build the fulfilling career he'd always dreamt about, all at the same time. Hamm shared his experiences at TheSimpleDollar.com—and built it into one of America's top personal finance websites. Now, The Simple Dollar is a book: packed with practical tips, tools, and lessons you can use to transform your life, too. This isn't just "another" personal finance book: it's profoundly motivating, empowering, practical, and 100% grounded in today's American realities. Trent Hamm will show you how to rewrite the rules, creating healthier relationships with money... and with your loved ones, too. With his help, you can get out of debt, start moving forward, and build the strong personal community that offers true happiness—no matter what happens to the economy. · Escape the plastic prison, and stop running to stand still 5 simple steps to eliminate credit card debt... and 5 more to start moving forward · Shift your life's balance towards more positive, stronger relationships Learn how to put the golden rule to work for you · Discover the power of goals in a random world Then, learn how to overcome inertia, and transform goals into reality · Navigate the treacherous boundaries between love and money Move towards deeper communication, greater honesty, and more courage You don't have to spend decades paying off your student loans! You can destroy your debt fast and live a life of freedom. You've been lied to: there's no such thing as good debt. Debt sucks. Period. And that includes student loan debt. No matter what you believed—or were told—when you took out your loans, you need to get serious about getting rid of your debt fast, because it's costing you more than you know. That's why bestselling author Anthony O'Neal wrote this motivating 64-page Quick Read—to show you why you need to dump your debt fast and how to do it. If you have student loan debt and have never heard of Ramsey Solutions or the 7 Baby Steps, this 64-page Quick Read is for you. Anthony will walk you step-by-step through Baby Steps 1 and 2

to show you how to dump your debt forever. You'll learn: -The ugly truth about how debt hurts you -The importance of an emergency fund and how to budget (Baby Step 1) -The power of the debt snowball (Baby Step 2) -Exactly what to do to pay off your student loans faster -How to control your money so it doesn't control you -You'll also hear stories from real people about how they paid off their debt fast You don't need relief from your debt, you need to get mad at it. Because the truth is, when you get mad enough, you can pay off your loans faster than you ever thought possible—and take control of your money, and your life, for good! Don't let anything stand in the way of your future. This plan has helped millions get out of debt and you're next. You can do this! (Ramsey Press)

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