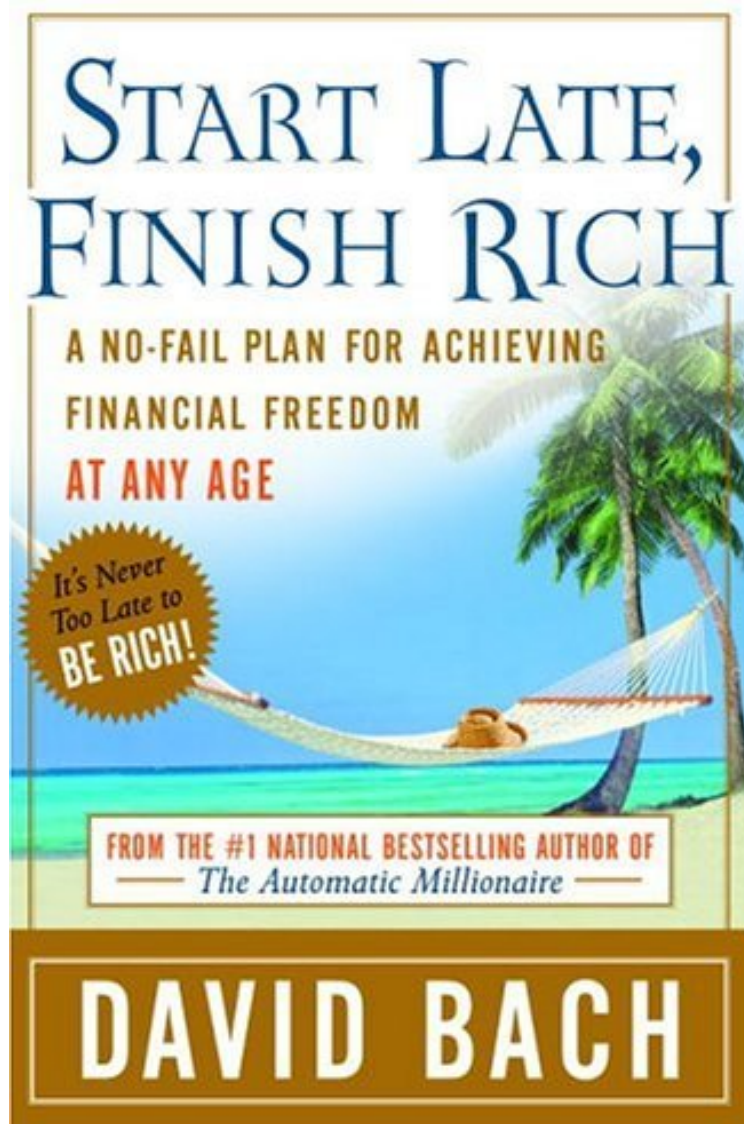


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# Start Late, Finish Rich: A No-Fail Plan for Achieving Financial Freedom at Any Age

David Bach

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**David Bach : Start Late, Finish Rich: A No-Fail Plan for Achieving Financial Freedom at Any Age** before purchasing it in order to gage whether or not it would be worth my time, and all praised Start Late, Finish Rich: A No-Fail Plan for Achieving Financial Freedom at Any Age:

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This book has inspired me to make some changes in my life financially. I had borrowed it from the library and then decided I needed my own copy and i pick it up often to reread sections. The advice is spot on for my situation.  
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By Theresa Beckley  
Loved it. Still working thru some basics. Love the idea of saving AND paying down debt at the same time.

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*. "If 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.

From Publishers Weekly  
The seventh book in seven years of the Finish Rich series (two million in print) is aimed at older readers who have neglected their savings. It reads like an infomercial script, brassily positive and unrelentingly motivational. Anyone can finish rich, says Bach (*Automatic Millionaire*, etc.), if they are willing to "spend less, save more, and make more." The bulk of the book describes a variety of tactics and strategies (many covered in his previous books) for accomplishing these three tasks. Readers of financial help books will have heard many of Bach's ideas before, but he does deliver a lion's share of solid advice in an entertaining format, and, for good measure, he throws in an occasional counterintuitive gem, such as why paying off credit card debt can be "a huge mistake." He also anticipates and overcomes common objections ("dealing with debt doesn't mean putting the rest of your life on hold"), although anyone impolite enough to push back too hard is dismissed: "I have a term for negative people who seem to enjoy raining on other people's parades. I call them 'dream stealers,' and I try to avoid them." Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved.  
From Booklist  
Bach (author of *The Automatic Millionaire*, 2003, and *Smart Women Finish Rich*, 1999) wants readers to understand that starting late doesn't mean self-flagellation. However, it does demand specific activities, like spending less, saving more, making more, and giving and living more. Inside each chapter, positioned in memorable fashion, are his commandments. The "double latte" factor, for instance, asks about taking control of the smaller daily expenditures, whether it is an everyday Starbucks vente or a weekly Wal-Mart "fix." He talks to the safe-and-steady philosophy of investment, with warnings about trying to time the market. The common thread is his sage insistence of living well during life, not just during retirement. His conclusion is that the "happiest people are those who've lived meaningful lives." Barbara Jacobs  
Copyright copy; American Library Association. All rights reserved. "Here is one good source to help you realize that there are options and it is possible to create life the way you want it, financially speaking. . . . [Bach's] work looks at many fine details and provides research backed up with actionable ideas. —"

Times-Colonist *David Bach tackles head-on the common complaint for far too many complacent Canadians that they can't help themselves financially or it is too late to do so. Bach's practical messages with proven financial principles to help oneself are doable. . . . It's never too late. Bach can help those who are motivated to help themselves.* —Canadian MoneySaver From the Hardcover edition.