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Financially Fearless: The LearnVest Program For Taking Control Of Your Money



Synopsis

Finally, a financial plan that lets you be YOU, only richer. It's time to throw away all your old notions of what financial advice should look like. Because if you're looking for a book to put you on an austerity savings plan that has you giving up vacations and lattes, you're out of luck. But if you're looking to get your finances in rock-hard shape - in less time than it takes to finish a workout - then Alexa von Tobel, Founder and CEO of LearnVest, has your back. How? Through the LearnVest Program. First, you'll take stock of where you stand today. Then, you'll create your customized 50/20/30 plan. 50/20/30 simply refers to the percentage breakdown of how to spend your take-home pay each month. The 50 gets the essentials out of the way so you don't have to stress about them. The 20 sets your foundation for the future, then the 30 is left to spend on the things that bring happiness to your life. By the time you're finished reading this book, you'll walk away with a financial game plan tailored to your priorities, your hopes and dreams, and your lifestyle. And, because von Tobel and the team at LearnVest are experts at financial planning in the online era, you'll also learn how to integrate your financial plan into your mobile, social, digital life. Like your own personal financial planner between two covers, this book will set you up for a secure, worry-free money future, without having to give up things you love. So toss those old-school financial guides out the window, and get ready to start living your richest life.

Book Information

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Customer Reviews

According to the American Payroll Association more than two thirds of Americans live paycheck to

paycheck and 3 in 10 making \$100K per year do so. Alexa gave short shrift to the CFP designation and should have explained it as more than a 2 day 10 hour test. I am not sure why Alexa labels people as different types? I find that it is difficult to change who someone really is and do not think that the labeling was beneficial. This book seemed like it was for a younger target audience than me. I agree wholeheartedly that it is very important to regularly calculate your net worth (I do mine every month). I did not agree as to why one should put homeowners insurance on mortgage payments by "impounding" when your insurance company can also do so? I really like the idea of using a budget plan for all utilities. In shopping, Alexa should have recommended extrapolating the unit price to cost per ounce or some other measure. I think that the 20% of take home pay number for the future ignores pre-tax deductions like for a 401k. To me, the 70% retirement salary seems high as your mortgage should be paid off and you do not have the 20% for the future to worry about anymore. I totally agree that retirement is the top financial priority. When reading this book on the Kindle, some of the charts were impossible to read. I like the idea of bonuses going into your freedom (emergency) fund which I will try to do. Selling unwanted / unused items and putting any cash back rewards into the fund is something that I already do. I maximize cash back and will use the card that has the best percentage which is Bank of America at 2.25% for me right now. I also make sure that I sign up for the 5% categories that other cards offer on a rotating basis.

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