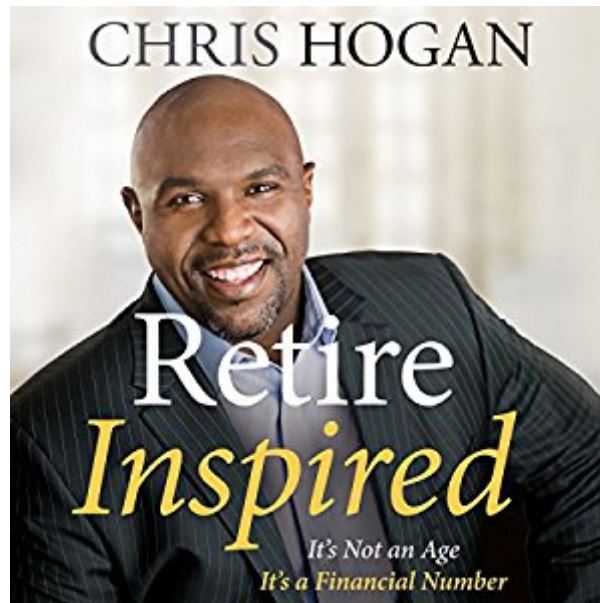




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# Retire Inspired: It's Not An Age, It's A Financial Number



## Synopsis

When you hear the word retirement, you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans, that's the fate that awaits unless they take steps now to plan for the future. Whether you're 25 and starting your first job or 55 and watching the career clock start to wind down, today is the day to get serious about your retirement. In *Retire Inspired*, Chris Hogan teaches that retirement isn't an age; it's a financial number - an amount you need to live the life in retirement that you've always dreamed of. With clear investing concepts and strategies, Chris will educate and empower you to make your own investing decisions, set reasonable expectations for your spouse and family, and build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

## Book Information

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Management

## Customer Reviews

First of all, I work in the industry and see what he talks about in this book waaay too much. (I wish everyone would read this and take it seriously) Like all retirement/finance books he give you many numbers: if you put x amount each month at 10% return it will be xxxxx in a number of years and he beats this into your head. Chris talks many times about retirement not being an age, but a number you must meet to be financially comfortable. The book goes through what you should do in your 20's, 30's, 40's, 50's, and 60's. (basically save small amounts if you are young and if you wait until you get older save LOTS and considering keep working or sell your home). All very good advice,

even though it may not be what you want to hear. The second half of the book explains what things are at a basic level: Roth, Traditional IRA, 401(k), 403(b), Social Security etc..... and what you should be using. (Also tells you that you should be getting help, not trying to do everything on your own) And then he talks in depth about insurance and what you should have. Overall, a very good book that everyone should read, and then actually do (that's the hard part for people). P.S. - I listened to the audio book, very easy to listen to and it is read by Chris Hogan himself, he has a great voice for it. (Like being coddled by a giant teddy bear that keeps you safe and warm..... while yelling at you about retirement) Hope this review helps you, if so please click the "helpful" link below :)

When I heard that Chris Hogan was releasing a book on the subject of retirement, I was immediately hooked. His deep, booming voice and enthusiastic attitude make him an excellent motivational speaker, and inspiration is exactly what people need to feel optimistic about their financial futures, because right now the forecast is pretty bleak, considering these terrifying statistics: \*76% of people in the United States are living paycheck to paycheck. \*45% of working-age households have no retirement savings at all. \*Among people ages 55-64, the average household retirement savings is only \$12,000. Wake up, everyone! Pensions have all but disappeared, and Social Security is drying up. The only one who can save you from having to eat dog food to stretch dollars in your golden years (a tragically true Chris Hogan anecdote from the book) is YOU. If I were grading "Retire Inspired" solely on its ability to inspire people to save for retirement, then Chris Hogan would receive 5/5 stars. However, I have to admit that the target audience is primarily for those living paycheck to paycheck with nothing in the bank, not for those of us who are already "winning with money," as Dave Ramsey likes to say. Unfortunately, this book is too basic for personal finance nerds who are light-years beyond this common sense stuff. Simple concepts like the difference between traditional and Roth IRAs are not even discussed until the second half. I appreciated Hogan's inclusion of both offensive (investing) and defensive aspects of retirement (insurances and estate planning), but I don't need to be told that car leases and reverse mortgages are terrible ideas. I understand that there are certain subjects that the Ramsey team does not endorse, such as commodities and annuities, but it would have been nice for more educated readers to hear all sides of these debates. And don't get your hopes up over learning more about passive investing and robo-advisors: Ramsey Solutions has a vested interest in endorsing actively managed mutual funds. Bogleheads, you've been warned! All in all, was I inspired to save for retirement? Absolutely! Did I learn anything new after listening to "The Dave Ramsey" show for

years? Not particularly. If you're a newbie to getting control of your finances, I would recommend "Retire Inspired," but for everybody else who's already paying attention to their money, you're better off looking for advice elsewhere.

Yes, I will admit it. I would have never heard of or read this book if it wasn't for the constant endorsement and promotion by Dave Ramsey. But as a follower and recent debt-free screamer live from his studio (hour 2 of the Dec 14 show), I am a firm believer in his plan and everything he teaches. It has worked very well for me and my family. So I am reviewing this from the perspective of a huge Dave Ramsey fan who is very interested in seeing what his new "Ramsey Personality" (Chris Hogan) has to offer.\* Context \*If the name Dave Ramsey doesn't sound familiar, it definitely will by time you get a few pages into this book. Chris Hogan is, after all, a full-fledged "Ramsey Personality" that operates under the Dave Ramsey brand. As such, nearly everything in Retire Inspired is consistent with Dave's advice and brand. In the context of Dave Ramsey's 7 Baby Steps (made famous in his Total Money Makeover book), Retire Inspired is really about steps 4-7. If you want to get anything out of this book, you should already be through steps 1-3 before worrying about your retirement, unless you plan on re-reading this later on when you get there. Both Chris and Dave strongly recommend doing these steps in the proper order. In a nutshell, steps 1-3 are being free of all non-mortgage debt and having an emergency fund of 3-6 months of expenses. The foreword of this book (by Dave Ramsey) briefly recaps these seven baby steps and it is important to understand them before delving into Retire Inspired as they are constantly referenced throughout.\* Chris Hogan \*Like many, I first heard of Chris Hogan by his many guest appearances on the Dave Ramsey show. There is a reason he is marketed as the "Voice of Retirement". Retirement is the topic he specializes in and THAT VOICE. Seriously, I would recommend anyone interested in reading Retire Inspired first listen to just ten minutes of him speaking, so that you'll be able to read the entire book in his voice rather than in the voice of a faceless financial guru. It's deep, powerful, and attention-grabbing. In fact, I would love to go through it again in the audiobook format. He speaks with confidence and finesse, and getting to know a little bit more about who he is really does enhance the reading experience. Throughout the book, Chris makes many topics more relatable by tying them into many interesting stories from his life, and the lives of others he met through his experiences as a financial counselor. Some of these stories are kind of predictable, but some of them do very well at hammering home the message that regardless of your age, you can't ignore the importance of starting your retirement planning \*now\*. I've heard Dave Ramsey mention in just the fictional book "100 Ways to Prepare Alpo" multiple times, as a deterrent to ignoring retirement

planning, but Chris actually recounts a story of someone in his life that had nothing but dog food in their pantry post-retirement. Yet she did not own a dog.\*

**Topics Covered** \*Each topic is usually introduced with one of Chris' personal stories where he finds a way to wrap it into a retirement lesson. As you would expect, he covers budgeting, types and methods of investing, tax-advantaged accounts, insurance products to get and avoid, and how to avoid many pitfalls that have ruined the retirements of countless others. The core message is to dream big, but put that dream on paper so you can make it happen. While a couple of the topics (history of a 401(k)) might not excite someone with a decent knowledge of finance, there is plenty of advice in there that almost anyone should be able to learn something. I went into the book with a pretty good background in finance, so the topics I found most interesting were more centered around behavior and relationships. After all, it's hard to retire inspired when your uninspired thirty-year-old son is still living in your basement.\*

**Consistency** \*This is through-and-through a Dave Ramsey book. It is almost 100% consistent with anything I've ever heard Dave advise on his show or in his publications. Had they changed the text and picture on the cover of the book, you could have told me Dave wrote it and I would believe you. Here are some of the familiar concepts you'll read in *Retire Inspired*: - Save at least 15% for retirement, but only after all non-mortgage debt is paid off - Invest in mutual funds, not single stocks or bonds, evenly across these four categories: Growth, Growth & Income, Aggressive Growth, and International - Get term life & long-term disability insurance, avoid whole life insurance - Make a plan to have your home paid off before retirement - Have a will and estate plan - Retire a millionaire on only a couple hundred bucks a month (if you start early enough) The only thing I noticed different from Dave's advice is all investment projections throughout *Retire Inspired* use a 10% return assumption instead of Dave's usual 12%. But the 12% debate gets old and is so distracting to worthwhile discussion that I am actually happy about this. His detractors constantly beat him up over the optimistic 12% figure, but they are missing the point. Whether you get 6, 10, or 12 percent, what matters is that you are constantly investing. Because even if you only end up with a 6% return, you'll end up with a significantly better retirement than people too busy whining about rates of return to bother actually investing.\*

**Call to Action** \*Early on, you'll be prompted to find your Retirement IQ (R:IQ) from his website, ChrisHogan360 dot com. This will ask you some questions and spit out a dollar amount that can help you get started with a gameplan and a good idea of where you need to be now, to end up where you want to be at retirement. As he frequently says, retirement is a number, not an age. Near the end of the book, Chris gives a great gameplan summary tailored to each age group (20s, 30s, 40s, etc). An inspired retirement is within your reach no matter when you start, but since you can't escape the reality of math, the later you wait, the more pressure you'll have

to keep up. As you are still young, there is more importance of starting regular retirement contributions, regardless of how little or much you can contribute to it. Time and compounding are your friend. As you get closer to retirement, it becomes more important to make sure you safeguard it with the proper insurance and planning, as well as avoiding relationships, habits, and poor decisions that can quickly destroy decades worth of progress. If this book can even motivate you to save and invest a few bucks extra each month, you'll end up better off during retirement to the tune of thousands of dollars.\* Summary \*Retire Inspired for me, was reinforcement of many great ideas I have already subscribed to as a big Dave Ramsey fan. But even if you aren't a fan, now is a great time to become one. If you never even get past Dave's foreword in the book, you'll benefit immensely as I have from simply implementing the seven Baby Steps in your financial plan. It's simple, yet solid and proven advice to set yourself up for unbelievable prosperity. I have followed all of Dave's and Chris' advice in my own life and can personally attest to its effectiveness. It's not fancy or complicated, but it works, and is the reason my wife and I were able to pay off our house and do our debt-free scream live on Dave's show a few weeks ago. In fact, its simplicity is far more a pro than a con. It won't leave you confused and wondering what the heck you're doing like many other financial advisers I've listened to. It is the reason I have confidence in my own retirement outlook and I can easily recommend it to anyone else who wants to experience true financial peace. I would have loved for Chris to go even more deep into detail about some topics, such as mutual fund selection, or setting up a will. But I have a feeling we will be seeing and hearing much more from Chris Hogan, and I look forward to getting even more inspiration to help me retire with dignity and leave a legacy for future generations.

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