

Live Well On Less Than You Think



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A smart, down-to-earth primer on financial survival-and prosperity-in today's uncertain economy, from the author of the bestselling *Retire on Less Than You Think With*" Retire on Less Than You Think," "New York Times" business columnist and editor Fred Brock challenged the conventional wisdom on the real costs of retirement. Now he turns his attention to the hype that is driving money decisions during the working years-credit card debt, health care costs, stagnant wages-and shows how it is possible for all of us to build a secure and prosperous household on less than we think. Brock offers his distinctive brand of savvy, real-world advice, including how to- assess the real money value of your job based on commuting costs, benefits, and job market opportunities- get the most out of location, from tax savings and living costs- minimize your housing costs while maximizing your assets- manage major expenses, like college tuition and cars- cut expensive habits and pay attention to the "little" things to boost your savings- get to the bottom line on insurance- play the credit card game to your advantage Brock shows readers how to analyze their true costs of living so that they can live debt- and worry-free while enjoying themselves and securing their future. A substantial list of national, regional, and online resources as well as work sheets once again give readers the tools to customize and realize their financial plans.

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