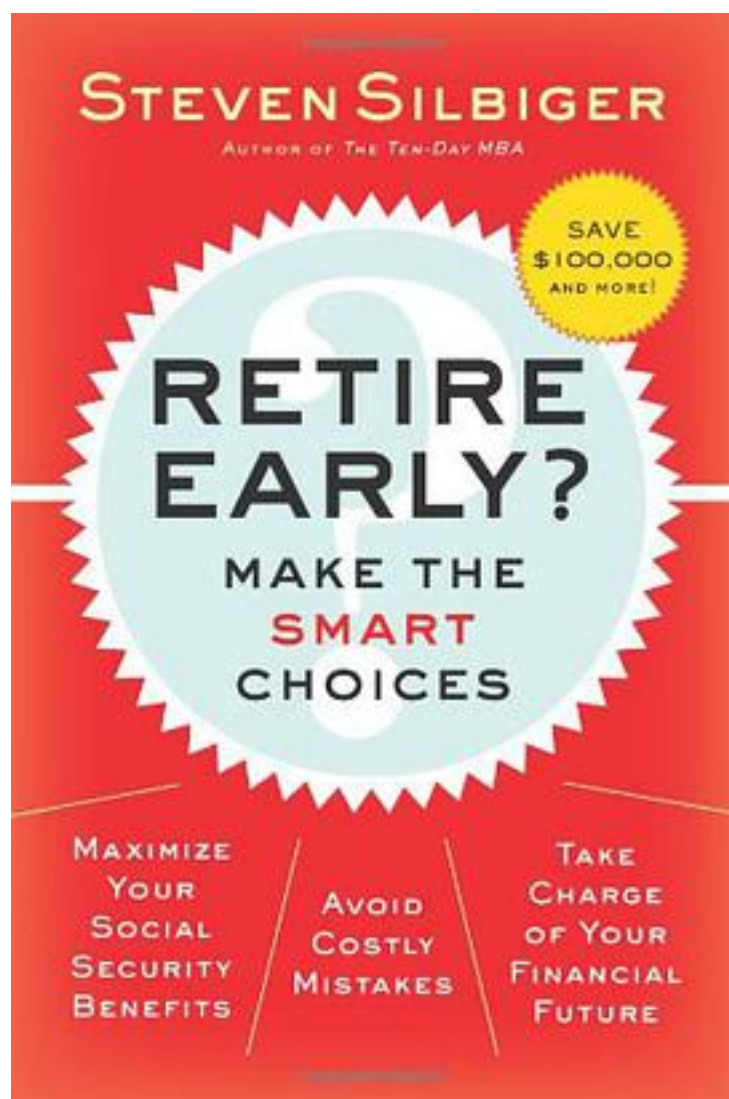


# Retire Early? Make the SMART Choices



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Are You Considering Early Retirement? Do You Know Someone Who Is Considering This Momentous Decision? With *Retire Early? Make the SMART Choices*, Steven Silbiger, CPA, offers a short guide to the big issues of retirement planning—packed on every page with detailed, step-by-step advice. Choosing when to retire is one of the most important—and overlooked—decisions we will make about our lives. Silbiger, author of *The Ten-Day MBA*, has written the first guide that untangles the complicated issues surrounding early retirement, based on careful research about the money pitfalls retirees and near-retirees face. He delivers an understandable roadmap that demystifies the confusion about Social Security benefits, and clarifies the choices for anyone considering when and how to retire. Are you thinking about getting the early Social Security check? It can be tempting, but for many this can be a foolhardy decision. For others, it makes perfect sense. Making the smart choice about when to retire can make a \$100,000 difference for an individual and \$200,000 for a couple. Silbiger guides readers through the key variables that affect the decision to elect early Social Security retirement benefits: What are your early benefits and penalties? How's your health? Are you married? Are you planning on working while retired? What are your cash needs during retirement? By getting a grip on how to manage our investments, cash flow, and real estate, Silbiger shows how we can put thousands of dollars more into our pockets every year. He addresses vital questions about money and retirement that include: Tapping your nest egg for retirement—how to make ends meet? Which retirement investments are for you? Are you prepared to fend off scam artists? Through it all, you'll meet everyday people who have faced the early retirement question and learned how to make the smart choices. Silbiger provides the tools, worksheets, and assessments to avoid costly mistakes, take charge of your financial future, and choose the path to a secure, happy retirement.

作者介绍:

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