

The Armchair Millionaire

"A fantastic 'how-to' guide!"

—Robert Safian, editor, *Money Magazine*

Build and protect an extraordinary portfolio, even on an ordinary income, by following one commonsense investing strategy....



the **Armchair Millionaire**

FROM THE CREATORS OF ARMCHAIRMILLIONAIRE.COM
LEWIS SCHIFF  **DOUGLAS GERLACH**

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Invest my money? Forget it. Who knows which way the stock market is headed? And I just plain don't know how to do it. I'll stick my paycheck in the bank, keep my credit card debt as low as I can, and worry about my financial future when I have some extra money. Besides, there's always Social Security, right? WRONG, according to the authors of *The Armchair Millionaire* (and the geniuses behind the *Armchair Millionaire* Web site), whose philosophy is simple: if your money isn't working for you, then you'll be working a lot longer than you want to. In plain English, Lewis Schiff and Douglas Gerlach, along with real-life cyber-*Armchair Millionaires*, show you how to save without budgeting the fun out of life, and invest wisely without losing sleep over your portfolio. "Five Steps to Financial Freedom" will make it easy for you to build an investment portfolio and help you to: PAY LOWER TAXES: Why and how to give to your IRA or 401(k) until it hurts. PAY YOURSELF FIRST: The secret to building a nest egg is to treat your savings like you treat any bill -- put your financial future at the top of the list of regular monthly payments. GET THE MOST FOR YOUR MONEY: "Dollar-cost averaging" has been the most successful investment timing method ever used by the pros. Find out how to make it work for you. BUILD YOUR PLAN: Forecast when you'll reach your million-dollar goal with a personalized financial action plan. DISCOVER THE TRUTH BEHIND WHY YOU MUST START INVESTING FOR YOUR FUTURE TODAY: Find out why compounded interest is often called the key to successful wealth-building. Packed with practical advice, personalized tools such as user-friendly worksheets, and actual stories of ordinary people who have built extraordinary portfolios using these methods, *The Armchair Millionaire* will show you how to get on the road to financial independence at last.

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