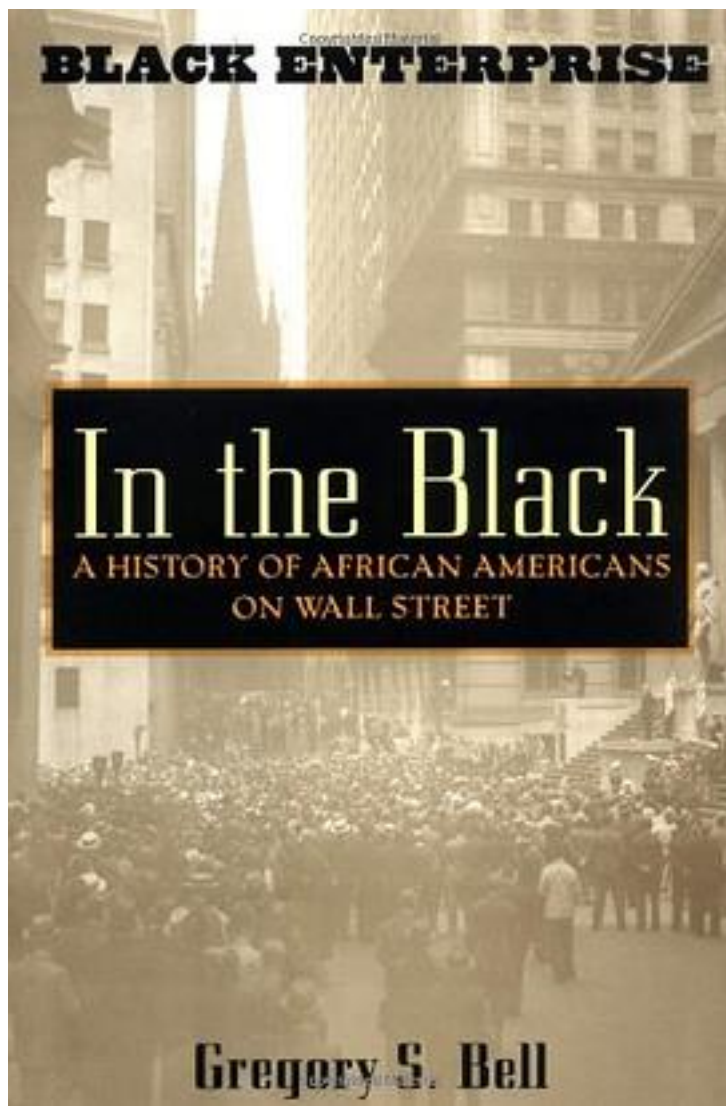


# In the Black



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With economic uncertainty reaching unprecedented levels, Aaron W. Smith's accessible nine-step plan to take control of your financial future will resonate whether you're just starting out or finding yourself midlife with concerns about your retirement. In The Black will transform your retirement plans, regardless of income, by offering concrete advice on what opportunities are available and using real-life examples to illustrate how anyone can achieve their financial dreams be they middle- aged and facing debt or actively saving since their early twenties. In clear, easy-to-follow steps, readers will learn how to: Overcome historical resistance to investing Save for retirement while keeping kinship ties intact Use faith as a motivator for saving and strengthening financial discipline Break through denial about changes in Social Security and pension plans. . . and much more.

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