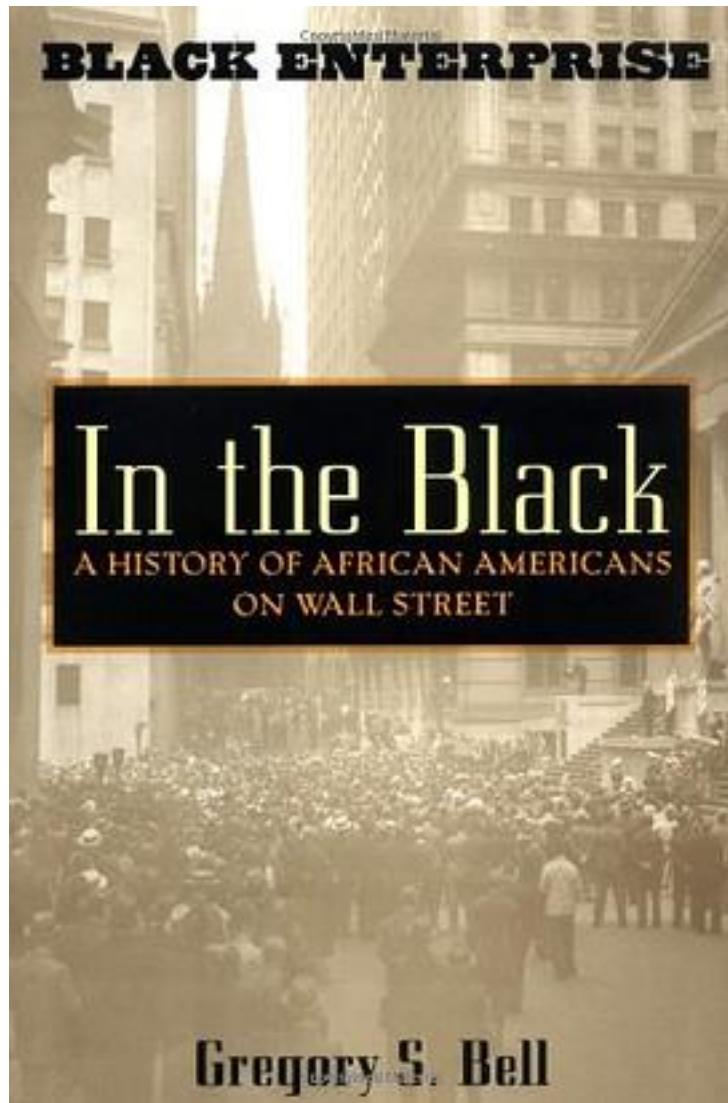


In the Black



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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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