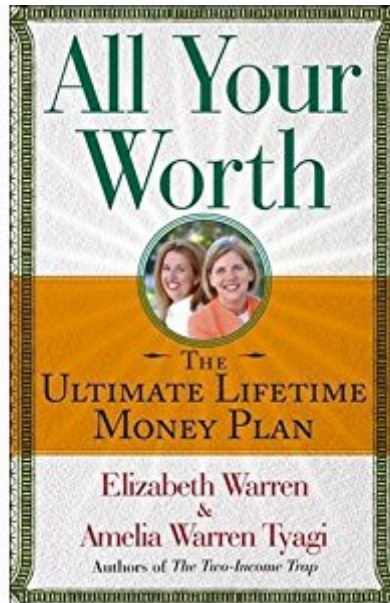


The book was found

# All Your Worth: The Ultimate Lifetime Money Plan



## Synopsis

You work hard and try to save money, so why is there never enough to cover all the bills, to put some away in your child's college fund, to pay off your credit card debt -- or to relax and have some fun, for once? In the New York Times bestseller *All Your Worth*, mother/daughter team Elizabeth Warren and Amelia Warren Tyagi -- authors of the acclaimed *The Two-Income Trap* -- tell you the truth about money. The authors lay out a groundbreaking approach to getting control of your money so you can finally start building the life you've always wanted. The result of more than twenty years of intensive research, *All Your Worth* offers you a step-by-step plan that will let you master your finances -- for the rest of your life. The secret? It's simple, really: get your money in balance. Warren and Tyagi show you how to balance your money into three essential parts: the Must-Haves (the bills you have to pay every month), the Wants (some fun money for right now), and your Savings (to build a better tomorrow). No complicated budgets, no keeping track of every penny. Warren and Tyagi will show you a whole new way of looking at money -- and yourself -- that will help you get your finances on track so you can enjoy peace of mind for the rest of your life. --This text refers to an out of print or unavailable edition of this title.

## Book Information

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Management

## Customer Reviews

*All Your Worth* When most people think of a personal finance book, they think of something similar to *All Your Worth*. At least it's what I think of: a guide to the emotions and the mechanics of getting your financial life straight in these times. I first came in contact with this book when I went to the

library shortly after my financial meltdown - it was one of about eight or nine books on personal finance that the librarian thrust into my arms. I took it home and devoured it in one sitting, like I did most of the other books I read in that first batch. As with all of the other books I read in that batch, there was one key idea that stuck with me from this book, and that was that the real key to personal financial mastery is balance. Let's walk through the book so you can see what I mean.

### 6 Steps To A Lifetime Of Riches

The first half of the book details a six-step plan for getting your finances in order. In general, the advice is pretty standard, but there are a few interesting twists.

#### Step One: Count All Your Worth

The goal of this chapter is to do a complete financial accounting of where you are at, separating the money into three groups: must-haves, wants, and savings. Warren suggests that a healthy distribution between these three groups is 50% must-haves, 30% wants, and 20% savings - the further away from that balance that you are, the less enjoyable (or at least more stressful) your life likely is, particularly as the must-haves get higher. Instead of giving guidelines about how to get close to those target percentages, though, this section is mostly about calculating the percentages; the advice comes later.

I'll admit it. This book changed my life. Corny, I know. But it's true. I used to be horrible about paying my bills. I make decent money, but I was always late on every payment. My problem was that I was never quite sure what I could afford. If I pay the cable bill now, will I still have enough money to go out this weekend? Will my next paycheck clear before my rent check is cashed? I'm 28 years old, how much should I put into my 401(k)? Do I even need a 401(k)? Warren and Tyagi's book changed all that in a weekend. Their core idea is so simple, but when you put it into action, it is incredibly powerful. Basically, they say that in order to address all of your financial worries, you just need to put your money in balance. They have just three categories, Must-Haves, Wants, and Savings, and every dollar you make goes into one of these categories. For me, that means that I just take my paycheck to the ATM and split it up as I make my deposit. I put half into my checking account. Transfer 20% into my savings account. And the rest I take out in cash. What's so cool about dividing my money this way is that I never have to worry about bouncing a check. I know that there is always enough money to cover my bills because I only use my checking account to pay my bills. As for going out on the weekend, I have cash in my wallet and I just use that. Getting used to their system is a little awkward. I found myself going through a lot of my expenses asking is this a Want or a Must-Have? And the authors spend a long time blasting the credit card companies and credit card debt in general. They make Citicorp seem worse than Big Tobacco and Microsoft combined.

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