



The Finish Rich Workbook: Creating a Personalized Plan for a Richer Future (Get out of debt, Put your dreams in action and achieve Financial Freedom)

By David Bach

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No Matter Where You Start, David Bach Can Help You Live and Finish Rich

With his national bestsellers *Smart Women Finish Rich* and *Smart Couples Finish Rich*, renowned financial advisor and educator David Bach has taught millions of people of all ages and incomes how to take control of their financial future. His message, that the key to building wealth is “values first, stuff second,” has inspired people all over the world. Now, *The Finish Rich Workbook* gives couples and singles alike a new opportunity to tailor his advice for their individual circumstances. Combining the down-to-earth, jargon-free approach that has made him so popular with the hands-on practicality of a workbook, this new addition to the *Finish Rich* series is like having a one-on-one session with David Bach. You will learn how to:

- Use the power of the Latte Factor™, David Bach’s international recognized approach to building wealth on a few dollars a day.
- Apply the Debt Free Solution™, a powerful way to reduce debt quickly and repair your credit in the process.
- Organize your financial life in minutes with the FinishRich Inventory Planner™ and File Folder system, including a pull-out summary of where you stand financially.
- Craft a personalized FinishRich QuickStart™ plan—a to-do list for today, this month, and this year, so you can get started right away.
- Find the perfect financial advisor by using the FinishRich Advisor Questionnaire™ to find, interview, screen, and score an advisor *before* you hire

them.

Whether you're working with a few dollars a week or quite a bit more, Bach's nine-step program will help you put the *Finish Rich* wisdom right to work for you.

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Editorial Review

From the Inside Flap

No Matter Where You Start, David Bach Can Help You Live and Finish Rich

With his national bestsellers "Smart Women Finish Rich and "Smart Couples Finish "Rich, renowned financial advisor and educator David Bach has taught millions of people of all ages and incomes how to take control of their financial future. His message, that the key to building wealth is "values first, stuff second," has inspired people all over the world. Now, "The "Finish Rich Workbook gives couples and singles alike a new opportunity to tailor his advice for their individual circumstances. Combining the down-to-earth, jargon-free approach that has made him so popular with the hands-on practicality of a workbook, this new addition to the "Finish Rich series is like having a one-on-one session with David Bach. You will learn how to:

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About the Author

DAVID BACH is the author of the national bestsellers *Smart Women Finish Rich* and *Smart Couples Finish Rich*. The host of his own PBS television special, *Smart Women Finish Rich*, Bach is recognized as one of the country's leading financial educators. Bach's investment principles are taught nationally by thousands of financial advisors through his Smart Women Finish Rich™ and Smart Couples Finish Rich™ Seminars, which hundreds of thousands of people have attended. Prior to founding FinishRich™ Inc., he was a senior vice president of a major New York brokerage firm and a partner of The Bach Group, which during his tenure managed over a half-billion dollars for individual investors. Bach is a contributing editor to *Smart Money* and lives in New York City with his wife, Michelle.

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The Debt-Free Solution

Get Out of Debt...And Stay Out of Debt

A 13-Step Action Plan to Get Out of Credit Card Debt

#1—DETERMINE IF YOU HAVE A CREDIT-CARD PROBLEM.

When it comes to debt, there aren't any simple rules or formulas. The guideline you should use is how you feel about your situation. So how do you feel? To begin with, get out all your credit cards and all your credit-

card statements and put them on the dining room table. (If you are married or have a partner, try to get them to do the same with their cards and statements.) Now list each credit-card account and its current outstanding balance, starting with largest and working down to the smallest. In this way, you will...Figure out how much you owe.

#2—PAY YOUR DEBT DOWN SYSTEMATICALLY.

If you want to keep a card or two for emergency purposes or to build a credit record, that's fine. But the rest of your plastic is going to be "DOLP"—which stands for Dead On Last Payment. So let's get DOLPING! Take the current outstanding balance on each statement and divide it by the minimum payment that particular card company wants from you. The result is that account's DOLP number. Once you've figured out the DOLP number for each account, rank them in reverse order. By creating this list, you now know which credit card can be paid off the fastest by making minimum payments. Ideally, your payments should be a lot higher than the minimum. Whatever you can afford to pay above your required minimum payments for the month should be applied to the card with the lowest-ranking DOLP.

#3—GET YOUR CREDIT-CARD COMPANY TO LOWER YOUR INTEREST RATE.

There's an amazingly simple way to make paying off your credit-card debt easier: Just call your credit-card company and ask for a lower interest rate. First, call the company and ask them to tell you your current effective annual rate. Once you know the real rate, ask to speak with a supervisor. Explain to the supervisor that you just received a new credit-card application from a competing company that is offering a much lower interest rate—and that unless he can match or beat the competitor's rate, you intend to transfer your balance today. Another way to get a credit-card company to lower your interest rate is to offer to consolidate all of your credit-card debt with them. If nothing else, it means less paperwork for you, since now you have only one credit-card company to deal with (and write checks to), making it that much easier to focus on getting debt-free.

#4—RUN A CREDIT REPORT ON YOURSELF.

Now that you've taken an overall look at your debt situation, you need to go deeper. The best way to do that is to have a credit report run on yourself. There are three main companies that keep track of consumer debt and assign credit ratings—Equifax, Experian, and Trans-Union. To get a copy of the report, you should contact the companies directly. In addition to providing credit reports, the Web sites of all three companies offer a variety of services for consumers, including glossaries of credit terms, articles about managing credit, tips for protecting your ID, and explanations to help you understand your credit score.

#5—SCRUTINIZE YOUR CREDIT REPORT FOR MISTAKES.

A little known secret about credit reports is that they are often filled with errors. Here are some examples of the kinds of mistakes that show up on credit reports all the time:

1. Your name, address, or phone number is wrong or out of date.
2. Your social security number is wrong
3. Your birth date is wrong.
4. Your marital status is wrong or out of date.
5. Your payment record is wrong.
6. Credit accounts you consider closed are listed as still being open.
7. You are listed as having credit cards that you never applied for.

#6—KNOW YOUR LEGAL RIGHTS.

If you have credit-card debt, you have basic rights that are guaranteed under the law. In particular, there are two laws you should know about: the Federal Fair Credit Reporting Act and the Federal Fair Debt Collection Practice Act.

The Federal Fair Credit Reporting Act

This act requires that the credit agency listed above provide you with a free credit report in the event you are denied credit based on your report. You have 60 days from the time you find out if you've been denied credit to make a written request for a report.

The Federal Fair Debt Collection Practice Act

If you are behind in your payments, this is a law you want to know about. It was enacted specifically to stop the credit-card companies from unfairly harassing you. Among other things, it forbids debt collectors from contacting you directly without your permission. If you don't feel like talking to them, you can require them to speak to your attorney.

#7—IF YOU FIND A MISTAKE, AGGRESSIVELY CHALLENGE IT.

The information in your credit report is not set in stone—especially if it's wrong. Not only are the credit-reporting agencies usually willing to correct mistakes, they are legally obligated to do so when you point them out. Here's what to do to get a credit report fixed if you find a mistake:

1. Credit reports come with what's called a "request of investigation" form. If you believe there are inaccuracies in your report, fill out this form and send it to the address indicated on it.
2. At the same time, you should write a letter to the company whose charge you are disputing, and send a copy to the credit agency.
3. Watch the calendar. By law, the credit bureau must complete its investigation within 30 days of receiving your written request. Have a follow-up letter ready to go out on Day 31 if the problem has not been solved.

#8—FIND OUT YOUR FICO SCORE.

Fair, Isaac & Co. is a little-known firm based in San Rafael, California, that has developed the most influential credit-rating system around. What they do is take your credit reports and, based on such factors as your payment history, how much you owe, and how long you've been borrowing, assign you a number. This number—known as your FICO score—can be used by anyone who is trying to decide whether they should loan you money. So I would spend the time to check yours out and make sure it's as high as you can make it. If you go to www.myfico.com, you can purchase 30-day access to your FICO report.

#9—IF YOU ARE DROWNING IN DEBT, GET HELP.

Debt problems are the worst. They can cripple your spirit, break your courage, threaten your marriage, and even ruin your health. Fortunately, for those of you who feel overwhelmed, there are places you can turn to for help. Two highly recommended debt counseling agencies are Consumer Credit Counseling Services and Myvesta.org. When you contact one of these agencies, your first goal should be to find out as much as you can about what they can and can't do to help you. And before you sign on the dotted line with anyone, check with the local chapter of the Better Business Bureau to see if they have any complaints logged against them.

#10—IF YOU ARE IN A CREDIT-CARD HOLE, STOP DIGGING!

If you have problems with credit-card debt, you need to stop carrying your credit cards. Why? So you can't use them! When I was a "black belt" shopper, I tried every trick in the book to stop spending money. Once I had to pay for everything with cash, my spending went way down. Try leaving your cards at home for two weeks and see how your spending changes. I think you will be pleasantly surprised.

#11—STOP ALL THOSE CREDIT-CARD APPLICATIONS FROM FILLING UP YOUR MAILBOX.

Chances are that hardly a week goes by without some new offer for a credit card arriving in the mail. It's mind-boggling how relentless these credit-card companies are. Unfortunately, it's not enough simply to throw these applications into the trash. You've got to shred them first. Otherwise, a thief might get a hold of one, apply for the card in your name but with his address, and be off and running with your credit. The best course is to stop the credit-card companies from mailing applications in the first place. You can do this by visiting www.stopjunk.com, a Web site devoted to helping consumers get their names removed from mailing lists. You should also call the National Opt-Out Center toll-free at 888-567-8688 and tell them you want to be taken off all of their credit-card mailing lists.

#12—IF YOU ARE MARRIED OR HAVE A PARTNER, WORK ON YOUR DEBT PROBLEMS TOGETHER.

Nothing will ruin a relationship or end a marriage faster than a debt problem that won't go away and keeps getting worse. To the many people who insist that it's their partner's problem, not theirs, I say you're fooling yourself. From my experience as a financial advisor and coach to couples, I can tell you this without fear of contradiction: You are in this together. Don't put off dealing with this issue. Run a credit report on both of you today! Then set a time to get together and discuss how you are doing on this issue. As the saying goes, couples that plan together, stay together.

#13—PROTECT YOURSELF FROM FRAUD.

Identity theft and other credit-card scams are becoming increasingly common. Don't think it can't happen to you. To make sure it doesn't, take the following actions the moment the situation warrants.

1. If your credit cards are lost or stolen, contact the credit-card company immediately to cancel the cards. This may seem obvious, but many people put it off for days, hoping the missing cards will show up.
2. If you suspect you are the victim of identity theft, call the federal hot line. The U.S. Department of Justice now has a toll-free hot line to help people whose identities have been stolen. Call 877-IDTHEFT and let them know what has happened.
3. If you think someone has found out your Social Security number and is using it fraudulently, call the SSA hot line. The toll-free number for the Social Security Fraud Hotline is 800-269-0271.

Users Review

From reader reviews:

Mary Olive:

Why don't make it to become your habit? Right now, try to prepare your time to do the important take action,

like looking for your favorite publication and reading a book. Beside you can solve your problem; you can add your knowledge by the reserve entitled *The Finish Rich Workbook: Creating a Personalized Plan for a Richer Future* (Get out of debt, Put your dreams in action and achieve Financial Freedom. Try to face the book *The Finish Rich Workbook: Creating a Personalized Plan for a Richer Future* (Get out of debt, Put your dreams in action and achieve Financial Freedom as your good friend. It means that it can be your friend when you really feel alone and beside those of course make you smarter than previously. Yeah, it is very fortunated for you personally. The book makes you much more confidence because you can know anything by the book. So , let's make new experience as well as knowledge with this book.

Margaret Gray:

In this 21st hundred years, people become competitive in every single way. By being competitive now, people have do something to make them survives, being in the middle of the actual crowded place and notice by surrounding. One thing that sometimes many people have underestimated that for a while is reading. Yes, by reading a reserve your ability to survive raise then having chance to stay than other is high. To suit your needs who want to start reading any book, we give you this specific *The Finish Rich Workbook: Creating a Personalized Plan for a Richer Future* (Get out of debt, Put your dreams in action and achieve Financial Freedom book as starter and daily reading guide. Why, because this book is more than just a book.

Renee Chagnon:

This book untitled *The Finish Rich Workbook: Creating a Personalized Plan for a Richer Future* (Get out of debt, Put your dreams in action and achieve Financial Freedom to be one of several books this best seller in this year, here is because when you read this publication you can get a lot of benefit onto it. You will easily to buy this particular book in the book retail store or you can order it by means of online. The publisher with this book sells the e-book too. It makes you quicker to read this book, as you can read this book in your Mobile phone. So there is no reason for you to past this book from your list.

Brad Sharpe:

Spent a free time for you to be fun activity to accomplish! A lot of people spent their free time with their family, or all their friends. Usually they carrying out activity like watching television, going to beach, or picnic in the park. They actually doing same task every week. Do you feel it? Do you wish to something different to fill your own free time/ holiday? Can be reading a book can be option to fill your totally free time/ holiday. The first thing that you'll ask may be what kinds of reserve that you should read. If you want to attempt look for book, may be the book untitled *The Finish Rich Workbook: Creating a Personalized Plan for a Richer Future* (Get out of debt, Put your dreams in action and achieve Financial Freedom can be good book to read. May be it may be best activity to you.

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