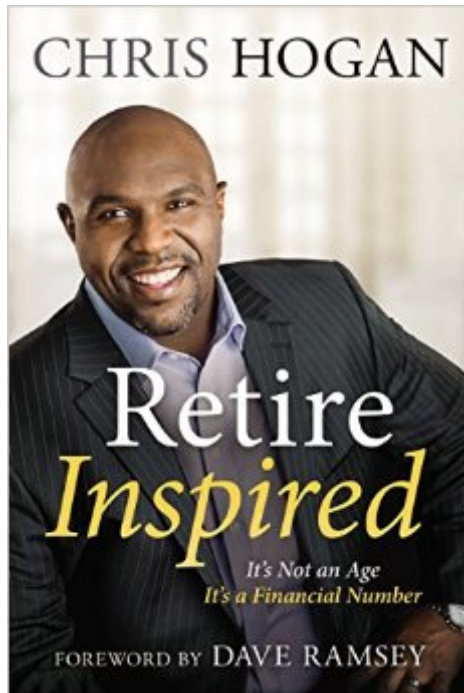


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# Retire Inspired: It's Not An Age, It's A Financial Number



## Synopsis

When you hear the word retirement, you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans, that's the fate that awaits unless they take steps now to plan for the future. Whether you're twenty-five and starting your first job or fifty-five and watching the career clock start to wind down, today is the day to get serious about your retirement. In *Retire Inspired*, Chris Hogan teaches that retirement isn't an age; it's a financial number—an amount you need to live the life in retirement that you've always dreamed of. With clear investing concepts and strategies, Chris will educate and empower you to make your own investing decisions, set reasonable expectations for your spouse and family, and build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

## Book Information

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## Customer Reviews

When I heard that Chris Hogan was releasing a book on the subject of retirement, I was immediately hooked. His deep, booming voice and enthusiastic attitude make him an excellent motivational speaker, and inspiration is exactly what people need to feel optimistic about their financial futures, because right now the forecast is pretty bleak, considering these terrifying statistics: \*76% of people in the United States are living paycheck to paycheck. \*45% of working-age households have no retirement savings at all. \*Among people ages 55-64, the average household retirement savings is only \$12,000. Wake up, everyone! Pensions have all but disappeared, and Social Security is drying up. The only one who can save you from having to eat dog food to stretch dollars in your golden years (a tragically true Chris Hogan anecdote from the book) is YOU. If I were

grading "Retire Inspired" solely on its ability to inspire people to save for retirement, then Chris Hogan would receive 5/5 stars. However, I have to admit that the target audience is primarily for those living paycheck to paycheck with nothing in the bank, not for those of us who are already "winning with money," as Dave Ramsey likes to say. Unfortunately, this book is too basic for personal finance nerds who are light-years beyond this common sense stuff. Simple concepts like the difference between traditional and Roth IRAs are not even discussed until the second half. I appreciated Hogan's inclusion of both offensive (investing) and defensive aspects of retirement (insurances and estate planning), but I don't need to be told that car leases and reverse mortgages are terrible ideas.

Yes, I will admit it. I would have never heard of or read this book if it wasn't for the constant endorsement and promotion by Dave Ramsey. But as a follower and recent debt-free screamer live from his studio (hour 2 of the Dec 14 show), I am a firm believer in his plan and everything he teaches. It has worked very well for me and my family. So I am reviewing this from the perspective of a huge Dave Ramsey fan who is very interested in seeing what his new "Ramsey Personality" (Chris Hogan) has to offer.\* Context \*If the name Dave Ramsey doesn't sound familiar, it definitely will by time you get a few pages into this book. Chris Hogan is, after all, a full-fledged "Ramsey Personality" that operates under the Dave Ramsey brand. As such, nearly everything in Retire Inspired is consistent with Dave's advice and brand. In the context of Dave Ramsey's 7 Baby Steps (made famous in his Total Money Makeover book), Retire Inspired is really about steps 4-7. If you want to get anything out of this book, you should already be through steps 1-3 before worrying about your retirement, unless you plan on re-reading this later on when you get there. Both Chris and Dave strongly recommend doing these steps in the proper order. In a nutshell, steps 1-3 are being free of all non-mortgage debt and having an emergency fund of 3-6 months of expenses. The foreword of this book (by Dave Ramsey) briefly recaps these seven baby steps and it is important to understand them before delving into Retire Inspired as they are constantly referenced throughout.\* Chris Hogan \*Like many, I first heard of Chris Hogan by his many guest appearances on the Dave Ramsey show. There is a reason he is marketed as the "Voice of Retirement".

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