



Smart Couples Finish Rich, Revised and Updated: 9 Steps to Creating a Rich Future for You and Your Partner

David Bach

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MORE THAN 7 MILLION DAVID BACH BOOKS IN PRINT

DAVID BACH has helped millions of couples plan for a future they love. And now, completely updated and revised, *Smart Couples Finish Rich*, America's favorite money book, is back! You'll discover the latest techniques to live a life as a couple, where your values align and your money decisions become easier. Whether a newlywed, a couple planning for retirement or already retired, this timeless classic provides couples with easy-to-use tools that cover everything from credit card management to detailed investment advice to long term care. Together you'll learn why couples who plan their finances together, stay together!

"[David Bach's] advice is heartfelt and worthy. For most couples struggling to make their financial lives smoother, this is a good place to get the dialogue rolling." –*USA Today*

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From Reader Review Smart Couples Finish Rich, Revised and Updated: 9 Steps to Creating a Rich Future for You and Your Partner for online ebook

Christopher Lawson says

Smart Financial Planning Puts Values First And Stuff Second

In SMART COUPLES FINISH RICH, author David Bach first explains the purpose of the updated edition. He explains that many things have changed—including tax law, investment options, and technology; he wanted to update that information.

Of course, the book has lots of financial saving/planning tips, but I thought the best part of this book was something else entirely—the question of WHY you are saving money. Bach argues that you need to figure out the things you value the most, then use your money toward that end. He explains: “When you understand your values, you tend to live the life you really want almost automatically.”

For couples who say they can’t really save, the author has a funny idea called, “The Couples’ Latte Factor.” Bach insists that the savings problem is rarely the income; rather, it’s the spending. If you add up the cost of the morning latte, you will likely find that you could be saving money after all.

The author suggests an important exercise called “The Smart Couples’ Seven-Day Financial Challenge.” It’s a pretty basic concept, and not really anything new, but it’s still a good idea: “Get a small pad and track your expenses for the next seven days.” If you don’t know where your money is going, how can you save anything?

The author has an entire chapter devoted to common financial mistakes. For example, start tracking your expenses, and don’t try to time the stock market. He also cites the common blunder of not taking advantage of your company 401(k): “If you do just one thing today after finishing this chapter, please let it be that you contact your benefits department to make sure you are truly maximizing your contributions to your 401(k).”

So all in all, I found SMART COUPLES FINISH RICH to be a well-written, solid book. The author writes very well, and comes across as a wise counselor. It’s true, the financial suggestions are mostly pretty standard, but they’re still good advice.

I thought the most valuable suggestion in the entire book was to first figure out what in life you value as a couple, and then let those values drive your money decisions. Smart idea—I’ve never thought about it that way.

Advance Review Copy courtesy of the publisher.

Denise says

I have not read the first book, but I really enjoyed this version! It had some very interesting & helpful! Money is one of the top reasons for divorce. I like how this book can help you work together with your money.

Jenn says

Solid financial advice for everyone. Not just people in a relationship. Only the first two of steps, parts of step 8, and step 9 focus on couples. The rest is just good info, except the last chapter. The last chapter was corny.

Note: It would be much more useful as a physical book instead of an ebook because of all of the worksheets.

The earlier steps contain useful concepts and exercises like the Value Circle process, which makes you think about and write down the things that matter most to you in life. Then once you do this, you'll have a purpose-focused financial plan so that your money is used for your values, not for random things.

The most helpful steps are 5 and 6. Step 5 has a lot of helpful pearls of wisdom about investing and step 6 walks you through what to do with everything when you die. I was also surprised at the brief introduction to the different types of health insurances. That was helpful and I would recommend just those pages to people who don't understand that.

Step 7 is very useful but a lot of information. I would buy this book as a reference instead of borrowing it from the library so I can reread this section.

Overall, answered my stupid questions about investing and is a helpful book for the basics of money management. It is better as a physical book than an ebook.

Ruth says

A great guide to talking to your spouse about money as well as general investing information. Full review <http://racingtowardretirement.blogspot...>

Nick Yee says

Easy to read comprehensive guide on managing family finances

Tami says

Smart Couples Finish Rich is such a helpful book for couples of all ages! It's filled with tons of financial advice on retirement, investing, insurance, purchasing a home, and more. A really great guide to planning for the future so you and your spouse can finish rich. It's definitely a book that I'll be rereading from time to time!

Copy received from Netgalley for an honest review.

Jen says

Solid financial advice for couples.

Rachelle says

Smart Couples Finish Rich... an excellent beginner's and intermediate guide to investing money as an individual and partnered couple. This book serves as a guide to encourage couples to discuss finances, take charge of planning for the future, establishing values and goals in life, health insurance, wills, all leading to commitment to investing. The book offers suggestions to research IRAs, 401Ks, index funds, mutual funds, and stocks. Diversification and investing early is encouraged.

Dave Donahoe says

Oh, if only I had read this 30 years ago. Filled with easily accessible, straightforward instruction, great suggestions and basically everything you need to be financially successful. Except the money, but, trust me, you have it. It's there. You just have to do the right thing with it and this book will show you how.
