

CONTENTS

Introduction: We Don't Need To Walk Alone	1
Section I: A Conscious Approach	
Chapter 1 Success Begins With A Mindset	9
<i>What can you control?</i>	
Chapter 2 A Better Path	17
<i>How can you keep the planning process simple?</i>	
Section II: A Saving Mindset	
Chapter 3 The Ant, The Grasshopper, & The Caterpillar.....	29
<i>Which saving mindset will you choose?</i>	
Chapter 4 The Elephant In The Room	35
<i>How can you increase your workplace earnings?</i>	
Chapter 5 This Is Personal	47
<i>How can you spend with purpose?</i>	
Chapter 6 Remaining On Cloud Nine.....	59
<i>How can you create sleep-tight savings?</i>	
Section III: A Borrowing Mindset	
Chapter 7 A Double-Edged Sword.....	69
<i>Which borrowing mindset will you choose?</i>	
Chapter 8 Flex Your Muscle.....	79
<i>How can you manage credit?</i>	
Chapter 9 A Bet On Tomorrow's Good Fortune.....	91
<i>How can you manage debt?</i>	
Section IV: An Investing Mindset	
Chapter 10 A Worthy Substitute	107
<i>Which investing mindset will you choose?</i>	
Chapter 11 A Growing Concern.....	121
<i>How can you prepare for future college expenses?</i>	
Chapter 12 Heed The Warning Signs.....	135
<i>How can you prepare for future health care spending?</i>	
Chapter 13 The Gradual Sunset A Fresh Start.....	147
<i>How can you prepare for future retirement needs?</i>	

Section V: A Protecting Mindset

Chapter 14 When Life Breaks Our Hearts169
Which protecting mindset will you choose?

Chapter 15 The Most Valuable Asset179
How can you protect against health care expenses?

Chapter 16 It’s Nearly Irreplaceable.....193
How can you protect against lost income due to disabilities and the high costs of long term care?

Chapter 17 The Spice of Life.....203
How can you protect property and limit liability?

Chapter 18 Old Villains, New Tricks.....215
How can you protect against identity crimes?

Chapter 19 Make Things Right227
How can you leave a positive and lasting legacy?

Section VI: An Unrelenting Devotion

Chapter 20 Seek Validation243
How can you verify that what you’re doing is working?

Chapter 21 Hired Hands249
How can you engage better advisors?

Conclusion: You Are The Biggest Difference.....259

Appendices

A At-A-Glance Worksheet.....261

B Document Checklist.....271

C Workplace Perks Checklist.....279

D Personal Paycheck Audit285

E Goal Setting Worksheet.....287

F Cash Flow Worksheet289

G Sample Advisor Candidate Questions.....295

Acknowledgements 301

Bibliography 303

Helpful Organizations 309

Index 315

About The Author..... 322