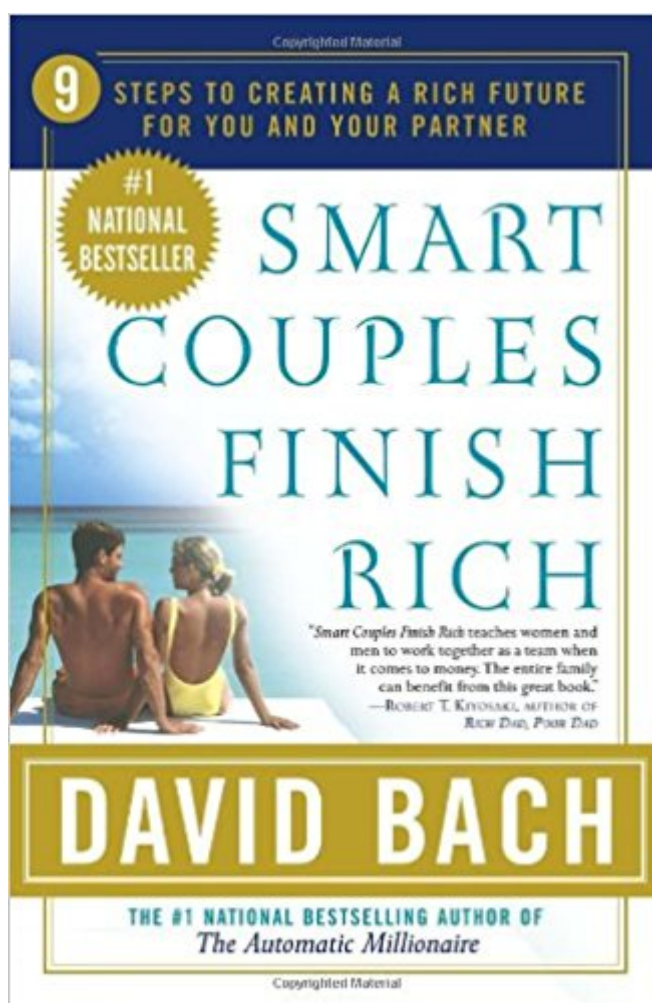


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# Smart Couples Finish Rich: 9 Steps To Creating A Rich Future For You And Your Partner



## Synopsis

From first-time newlyweds to people on their second or third marriage, couples face an overwhelming task when it comes to money management. Nationally renowned financial advisor and bestselling author David Bach knows that it doesn't have to be this way. In *Smart Couples Finish Rich*, he provides couples with easy-to-use tools that cover everything from credit card management, to investment advice, to long-term care. You and your partner will learn how to work together as a team to identify your core values and dreams, creating a financial plan that will allow you to achieve security, provide for your family's future financial needs, and increase your income. Together, you'll learn why couples that plan their finances together, stay together!

## Book Information

Paperback: 320 pages

Publisher: Crown Business; Reprint edition (2002)

Language: English

ISBN-10: 0767904842

ISBN-13: 978-0767904841

Product Dimensions: 5.2 x 0.7 x 8 inches

Shipping Weight: 9.6 ounces (View shipping rates and policies)

Average Customer Review: 4.5 out of 5 stars 157 customer reviews

Best Sellers Rank: #31,812 in Books (See Top 100 in Books) #45 in [Books > Business & Money > Personal Finance > Retirement Planning](#) #89 in [Books > Business & Money > Personal Finance > Budgeting & Money Management](#) #107 in [Books > Business & Money > Investing > Introduction](#)

## Customer Reviews

Like many savvy business people of the 21st century, David Bach offered his first pearls of financial wisdom to women, in his bestselling book *Smart Women Finish Rich*. Recognizing that these women are often accompanied by significant others and that money arguments are the number one cause of divorce in America, Bach has now broadened his scope. Presumably intended to help change this depressing statistic, *Smart Couples Finish Rich* is a well-written financial planning tool, packed with useful charts and information, inspiring examples, and practical advice. For people who've been disappointed by the shallowness of some of the "quick tips" self-help books out there, the subtitle of this book is a little misleading. Bach's nine steps are not instant change techniques or

chirpy little quips to recite to yourself whenever you go to balance your checkbook. Instead, the first few steps include a series of exercises that will help you determine what you know (and don't know, or understand) about saving and investing, what role money should play in your life (which includes understanding your values), and how to work together toward a common financial goal. From there, Bach teaches his readers how to account for "disappearing" money, how to build retirement, security, and dream baskets of wealth (providing detailed options for all three), and how to avoid the most common financial mistakes most couples make. Though the focus of the book is predominantly on working with your existing income, Bach includes a final chapter entitled "Increase Your Income by 10 Percent in Nine Weeks." Bach's writing style is engaging and his advice is user-friendly. A successful financial planner, he obviously believes passionately in all the "fringe" benefits of being financially responsible but employs a no-nonsense approach that makes financial smarts available to everyone. So whether you're 25 and just starting out on the earning, saving, and spending road or you plan to retire next year; whether you've recently got hitched for the first time or you've just entered your fourth marriage; and whether financial planning comes first or last on your list of fun things to do, the advice in *Smart Couples Finish Rich* is worth heeding. It's not about becoming a money-obsessed bore, it's about getting smart... and rich. --S. Ketchum --This text refers to an out of print or unavailable edition of this title.

Bach, author of the bestselling *Smart Women Finish Rich* and host of a popular PBS series, offers his advice on how couples can keep their financial lives in sync. Familiar financial strategies on routine concerns, such as investments, retirement and insurance, form the bulk of the book. However, Bach's work does distinguish itself in one critical area: Bach believes that all couples (gay and straight, married and unmarried) need to identify values as well as goals as their first step toward achieving financial security. As he explains, values have to do with "being" (e.g., security, health, spirituality, fun), while goals are related to "doing" and "having" (e.g., playing golf regularly, taking frequent vacations, retiring with a million dollars). Moreover, he avers, not only is money management an issue that couples should plan and work on together, it is one that they should talk about, in a positive way, all the time. For example, Bach firmly believes that all couples need to be aware of their spending (what he calls the "latt&#x82; factor," or being more conscious of the regular little purchases they make each day) in order to make positive changes in their financial lives.

Agent, Jan Miller. (On-sale date: Mar. 6)Forecast: Given Bach's previous success and the support of a five-city author tour and 22-city radio satellite tour, this book will quickly move toward bestseller lists, though its ho-hum approach doesn't mark it as a future evergreen paperback.Copyright 2001

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I'm a fan of David Bach and I am doing well financially. Coincidence? Probably not. I've read a lot of his books and applied a lot of what he teaches people to do with their finances. I read the books he puts out (even the ones meant for women, singles, etc) because I feel like there is useful knowledge in each of his books and I want to use my money the way I want and not just ignore this powerful tool that I get handed every 2 weeks. Finishing rich is a great goal but not struggling paycheck to paycheck is an awesome place to start.

While many financial advice books are general in nature, and this is no exception, the focus on the unique financial challenges faced by couples at all stages of their relationships brings a unique twist to the book. Covering areas ranging from retirement, education and emergency savings to asking for a raise and finding a financial advisor/coach, the book takes a holistic view of financial planning, including understanding shared values and goals - and some of the challenges that joint values and goal setting can present given the "couples" focus. You won't find exciting strategies here. Focused on a slow and steady wins the race approach to planning, Bach refers to his grandmother's 40 year quest to become a millionaire on a modest lifestyle as a touchstone for his philosophy. Good solid advice for the 99% of us who are trying to get a little ahead on the financial planning process.

I've had this book for years, and revisit it frequently (about once a year). This purchase was for a relative who asked for my assistance in developing a financial plan. Along with some other materials specifically related to saving, investing, and financial planning, I thought this would be great place for him to start. It's a relatively quick, easy read in plain English, and good for individuals of varying backgrounds. It arrived as scheduled, on a Sunday, and I'm definitely satisfied with the purchase and vendor experience.

Smart Couples Finish Rich: 9 Steps For Creating A Rich Future For You And Your Partner by David Bach includes details on some facts and myths regarding couples and money (pages fifteen to thirty-four). Building Your retirement, safety, and dream baskets are also covered and the mention of various companies such as USAA Life Insurance Company (pages 99-244). The author also includes various practical ideas/options for increasing your income by at least ten percent (pages 245-269).

Basic information on saving and long term results. Good mechanisms for implementing the principles discussed. Some of the material is a bit dated, but the principles still apply. As with anything as important as controlling one's finances, this book serves as one reference, not a stand alone. A combination of many books such as this one is necessary for a good understanding of what is required to be successful. Dave Ramsey's "Financial Peace University", William Danko's "The Millionaire Next Door", and David Chilton's "The Wealthy Barber" are great resources. A lot of the information is the same and that's kind of the point, but unfortunately most people just don't "get it". Overall, a great book for couples to get on the same page, and get going. One of Bach's other books "The Automatic Millionaire" is also a good read.

excellent, one of the best books on finances

AAA+++

Smart Couples Finish Rich David Bach Broadway Books This book was recommended to me by and after reading it I could see why. Bach's writing style is friendly and yet focused. He provides anecdotes and explains financial how-to's in a very coherent manner. What impressed me the most about this book was that he managed to break down everything a couple should be doing to insure their financial security and success. I particularly found the three chapters on the retirement, security, and dream basket very useful. I didn't realize how much I didn't have handled as far as security went. I've since started remedying that as a result of his reading book. Even knowing what I wasn't doing correctly, I was still heartened to learn what I am doing correctly. This book also comes with some handy exercises and worksheets, designed to get you to really take your financial life seriously. Because of reading this book, I reorganized my personal files and shared files. I started investigating better alternatives for my investments and retirements and got focused on making sure that if anything does happen to me neither my wife nor I are kept in the lurch. I highly recommend reading this book, because it offers an excellent checklist to follow. Even if you don't agree with everything Bach suggests, chances are you'll agree with most.

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