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*You Can Retire  
Independence When You Want  
Early Everything  
You Need To  
Achieve Financial  
Independence When  
You Want It*

If you are looking for a way to retire early and live the big life, then keep reading. Investing may not be the first thing that pops into your head when thinking of retiring early, but it is one of the best options. If you have looked into investing, you have probably heard things like stocks, bonds, day trading, and so on, but what you may not have heard of is

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ETFs. They aren't the biggest player in the investing world, but people are discovering their possibilities. And ETFs come with a lot of choices as well, so that you can keep your risk right where you want it to be. While investing in ETFs aren't the only thing you should do to retire early, they are a great place to start. I understand, though, if you're still skeptical about the whole retiring early thing. That's a touchy subject because there is mixed information out there. Some people say it isn't possible to retire early, some don't even think people can retire on time, but then you have the small group of people that tell you that, yes, you can retire early. That's what this book is here to teach you. You will learn:

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The best income streams to start The top ETFs to invest in to get the most return Dividends or selling, which is better? How to figure out how much money you need to have to retire What risk is, and how to figure our yours ... And much more. Now, I understand that people are little leery of investing, and especially the thoughts of living off of investments in their golden years. There are a lot of unknowns in the world of investing, but with the right knowledge and planning, you can avoid a lot of the problems people face with investing. Also, you may worry that you could run out of money, but that's where the planning comes into play. We'll discuss everything you need to know to

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make sure that doesn't happen. While it may not sound pretty or fun, planning is the key to make sure you can retire when you want and live the rest of your life doing whatever you want. It is possible to retire early, and if you trust me, I will teach you exactly how it can be done. All you have to is take a chance and buy this book. If the larger view of things, purchasing this book is just a drop in the ocean of the things you have bought to help your future. Take that chance right now and scroll back up and click "buy now." At last! A practical guide to early retirement in Canada! Free at 45 doesn't require you to win the lottery, be a real estate tycoon, be great at picking stocks or even have

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that much saved up yet. All you need is a strong desire to leave your job decades earlier than everyone else and be willing to figure out what actually makes you happy! In this book you will learn: Why your house is probably more important to your retirement plan than your pension plan. How to apply the new field of behavioral finance to your life to save more and be happier doing it. How to start living your dreams today and not wait until retirement. How to answer the question: "How much do I need to retire early?"

From Wes Moss--named by Barron's as one of America's top financial advisors "The keys that Wes Moss identifies to having a happy

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retirement are simple but brilliant. Read this book." -- Clark Howard, #1 New York Times bestselling author of *Living Large in Lean Times* "Financial planner Wes Moss offers you something different—not just a plan to retire, but a way to do it sooner and to be happy when you do." – Atlanta Journal Constitution

If you think you need to win the lottery or work until you're 75 to retire with financial stability, Money Matters host Wes Moss has very good news for you. *You Can Retire Sooner Than You Think* reveals the secrets for ensuring a successful retirement—sooner rather than later. After conducting an intensive study of happy retirees to learn the financial practices they hold in

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common, Moss discovered that it doesn't take financial genius, millions of dollars, or sophisticated investment skills to ensure a safe, solid retirement. All it takes is five best practices: Determine what you want and need your retirement money for Figure out how much you need to save Create a plan to pay off your mortgage in as little as five years Develop an income stream from multiple sources Become an income investor Getting on the fast track to a great retirement is a lot simpler than the retirement professionals would have you believe. You Can Retire Sooner Than You Think provides the proven-effective, five-step formula for creating the retirement of your

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Finally an Approach to Early Retirement that Actually Works! If you want to save more money, get out of debt, and retire earlier than you ever thought possible, then this book is for you! Here's the deal: Most people are in a terrible position as far as their retirement is concerned: You're not told anything about how to save money when you're in school. You don't fully understand your retirement accounts or the best way to go about trying to retire. And most people might have to keep on working later than they want to all because they aren't prepared for it. Fortunately this book will give you the ultimate approach to being able to retire on your own terms instead



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of waiting until you're the age of 65. Here are a few of the things you'll discover in this book: The correct mindset you must have if you any shot at retiring early. Get this wrong and you can kiss you chances of early retirement goodbye. How to properly set up a budget so that you control your money instead of it controlling you. The most efficient way to go about paying of your debts. What you must do to increase your credit score. Why you should increase your income to retire early (and how to do it). Everything you need to know about 401(k)s and IRAs. How to properly calculate how much it is you need to retire and how to properly set retirement goals. And much more! Imagine what it would

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feel like to take control of your finances and be able to retire early. Imagine the freedom you would have that would allow you to do more of what you want when you want to. By following the guidelines outlined in this book you can do just that! Scroll up, click the buy now button, and start your path to early retirement today!

No Gimmicks, Luck, or Trust Fund  
Required

How to Retire Early: Your  
Unconventional Guide to Achieving  
Freedom Sooner Than You Ever  
Thought Was Possible

And How to Know What Enough Is  
How to Retire Rich with ETF Stock  
Investing Passive Income  
You Can Retire Early!

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The Best Retirement Planning System For Financial Peace of Mind  
Retire Early with Real Estate  
Describes how a retiree can live comfortably on \$500,000 or less. Learn how retirement really works before it's too late... "This book is the best I've seen on how to navigate the retirement savings question." (Forbes) Most so-called "experts" plug your numbers into a retirement formula to tell you how much money you need to retire. Unfortunately, the conventional approach is fundamentally flawed. If you fail to learn how retirement savings truly works, then you'll

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either underspend and be miserable or overspend and run out of money. How Much Money Do I Need to Retire takes you beyond the scientific facade of modern retirement planning. Author and former hedge fund manager Todd R. Tresidder has helped thousands of people find financial freedom through his website and podcast. Now you too can use his advice to take the guesswork out of your retirement planning. In this book, you'll learn: Why the best way to describe most retirement estimates is garbage-in/garbage-out The five critical assumptions that can destroy your financial security How to reduce the amount you need to retire by as much as \$600,000

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Three strategies to maximize spending today while protecting for the future How to calculate the amount of money you really need to retire on the first try without software, online calculators, or being a math genius Read this book to know more about your retirement planning than your financial adviser. Tresidder's book contains refreshingly straightforward, easy-to-understand, and concise advice on how to retire wealthy. This missing link of personal finance books will make you sleep easier. No retirement is secure without it. Buy the book today so you can retire with confidence!

What if the one thing that could

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make you happy was a few simple choices away? A successful entrepreneur living in Southern California, Scott Rieckens felt like he had a dream life: A happy marriage, a two-year-old daughter, a membership to a boat club, and a BMW in the driveway. But underneath the surface, Scott was creatively stifled, depressed, and overworked trying to help pay for his family's beach-town lifestyle. Then one day Scott listened to a podcast interview that changed everything. Three months later, he had quit his job, convinced his family to leave their home, and cut their expenses in half. Follow Scott as he devotes everything to F.I.R.E., a sub-culture obsessed

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with maximizing wealth and happiness. In a time when rates of both consumerism and depression are skyrocketing, Playing with FIRE is one family's journey to acquire the one thing that money can't buy: a simpler and happier life.

Who Else Wants to Know About Early Retirement Strategies That Ensures your Retirement Wealth Will Last Forever? Improve Your Retirement Strategy By Understanding Strategies That Are Fit for Now! You will retire from work someday but do you have a good retirement strategy that would ensure your retirement wealth lasts for a very long time after you have stopped working. You can only achieve this if you put up a system

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that encompasses various tactics that can beat inflation overtime. If your aim is to succeed with your retirement plan, this book would really help you. (Read on to learn how to get this kindle book FREE!) A lot of people worry about running out of money after retirement but if you follow the golden nuggets in this book, you will not need to worry about not having money to spend once you have called it a day from your paid employment. Imagine knowing the upfront what you need to do to have a big retirement pot long before you even retire. **DOWNLOAD Breaking The Retirement Jinx -**

..... This book provides you with insightful and well



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detailed information at your fingertips that would be beneficial to your retirement financial planning to the point that you will have not be bothered about running out of money anytime soon. You will learn about retirement calculators and the benefits therein. Calculators help to show the amount you would need in the future to sustain your standard of living that you are already used to. You need safe money to help pay the bills, especially in your early retirement years. But to ensure that you will still have enough spending money twenty and thirty years from when you retire, you have to invest for growth, now and today. You will come across a lot of tactics that

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would be valuable to your wealth building and wealth preservation for retirement. They include the following: Understanding What Exactly Retirement Is and When You Are Set For It How to Retire Early and Rich Why The Time To Start To Plan For Your Retirement Was Yesterday Why Life Savings Would Help Your Retirement Wealth Building Process Major Difference Between Pensions and Social Security For Retirees Guaranteed Life Income For Retirees The Best Assets To Keep For Retirement Retirement Calculators and How They Would Benefit You Monitoring Inflation and Its Effect on Your Retirement Wealth ..... and much more.

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Everything you will discover in this book will give you the opportunity to improve your retirement strategies with what works currently because the longer it takes you to do so, the more likely you might run out of money later in life when you really need it. Endeavor to read to the end and you will discover brilliant steps that would make preserve your retirement wealth for much longer than you might have thought possible. I would also be adding a bonus that is reserved only for those who will read the whole of this book Finally, because this book is enrolled in Kindle Matchbook Program, the kindle edition of this book will be available to you for free when you purchase the paperback

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version from Amazon.com. If you're ready to take charge of your retirement and your retirement wealth, grab your copy of Breaking The Retirement Jinx today! Start taking control of your retirement wealth by learning how to create a strategy for retirement future whatever happens to the economy. Please scroll to the top of the page and click the "BUY NOW" button!

The Ultimate Guide To The F.I.R.E.  
2 Manuscripts in 1: Retire Early  
with ETF Investing Strategy: How to  
Retire Rich with ETF Stock  
Investing Passive Income +  
Millionaire Habits  
Everything You Need to Know  
about Saving for Retirement  
How Smart Investing Can Help You

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## Escape the 9-5 Grind and Do More of What Matters How to Retire Early

### The Everything Personal Finance in Your 40s and 50s Book

### Financial Independence Retire Early

### Financial Independence

Ancient Greek philosopher and scientist Aristotle once said, "happiness depends upon ourselves."

As a society, the human race has been striving towards achieving happiness for generations. We push ourselves to get better jobs, make more money, and promise ourselves that one day when we retire, we can finally slow down. However, we often push ourselves to the brink of breaking long before we can retire. We spend most of our adult lives

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working to be able to enjoy our retirement but forgetting that life was meant to be enjoyed in the here and now. But what if I told you that you didn't have to live that way? What if I said you could work smarter rather than harder; you could retire early, travel the world, and make all of your dreams for the future a reality? Early Retirement Planning Guide was written specifically with this in mind. This practical guidebook specifically looks at: Practical action steps to retire early Case studies of people who have retired early Strategies to gain financial independence Saving Investment Plus more! It's not too late to start making the right choices to make your dreams come true. If you're ready to stop dreaming early retirement and start living it out, pick up your copy of Early Retirement

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Planning Guide: How to retire early so you can quit your job, travel, and enjoy life!

Discover a Bulletproof Plan That Will Bring Stability and Comfort to Your Life and Make You Retire Early.

Selecting an "out of the box" way to retire can be a scary step to make, but if you are worried about your future, you might want to look at a few different options. Would you like to: - Have a steady income that will last a lifetime? - Financially secure yourself, your children, and their children? - Be able to retire early and enjoy your retirement without any worry or stress? If so, then this is the perfect book for you. In this book, you will find the bulletproof investing strategies designed to minimize risk and maximize the returns. Choosing a retirement strategy that's not

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mainstream doesn't come without risk or worries. It's understandable since there isn't always a lot of secure information about it, but this book is here to help. Here you will find everything you need to know about planning for early retirement and investing in a little know thing called ETFs. Here's what you can learn from this ETF investing guide: - Guide to make a personalized plan - How to choose multiple income sources that are best for you - How to come up with the right mix of stocks, bonds, real estate, and cash - Step-by-step-guide to ETF investing - Bulletproof accumulation plan for life in ETF - Best practices for investing and retirement - And much more! If you want to secure yourself and your family financially, all you have to do is follow the guides and advice found in



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If  
this book. After that, your only job will be to sit back, enjoy your early retirement.

From two leaders of the FIRE (Financial Independence, Retire Early) movement, a bold, contrarian guide to retiring at any age, with a reproducible formula to financial independence A bull\*\*\*t-free guide to growing your wealth, retiring early, and living life on your own terms Kristy Shen retired with a million dollars at the age of thirty-one, and she did it without hitting a home run on the stock market, starting the next Snapchat in her garage, or investing in hot real estate. Learn how to cut down on spending without decreasing your quality of life, build a million-dollar portfolio, fortify your investments to survive bear markets and black-swan events, and use the 4 percent rule and

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the Yield Shield--so you can quit the rat race forever. Not everyone can become an entrepreneur or a real estate baron; the rest of us need Shen's mathematically proven approach to retire decades before sixty-five.

The Beginner ' s Guide to  
“ Retirement Savings and Investing ”  
Welcome Newbie - who wants to save and invest for early retirement and financial freedom, no matter your age... Too young to think about retirement you say? Or too old now to save for retiring? Think again! It ' s never too early or too late to begin your path towards future financial freedom through retirement. In fact, planning, saving, and investing for your retirement will be the most crucial decision you ' ll make and action you ' ll take in your life.

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Retirement should be the golden years that you have long prepared and waited for, where you can finally reap the fruits of your labor. It is the time where life should be worry-free and no longer revolve around work due to the limited amount of time you have left on this planet as well as the physical and mental constraint you naturally inherit as you get older. Rather, it should be the stage where you can look back and reflect on all your memorable experiences and enjoy all the best that life has to offer with families, friends, and all those who are important to you. However, you won't be able to do so if you don't have some means of financing your final years. You might as well be working yourself to death literally. But what about social security? The sad truth - social security may not be

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enough. The scarier part is that there is no guarantee that social security will still exist in the unforeseen and uncertain future as population continues to rapidly grow, in addition to the astronomical deficit that the government is already in with its ever-increasing spending. And let ' s not even get into pension because it is becoming more extinct each year. First and foremost, you must be the one to steer and secure your own financial future. How? “ Retirement Savings and Investing for Beginners ” will guide you through: - All the different types of investment options and the best ones suited for you - Hidden methods of earning and saving more money during retirement - What are the ways to cut back on your spending and living expenses - Calculating how much money you ' ll

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need to retire comfortably - The fastest routes you can take to reach your financial freedom ...on top everything else that beginners need to know. So still think you ' re too young for early retirement? You ' ll discover how starting young with the luxury of " time " on your side can automatically make you a millionaire through the power of compounding. More importantly, don ' t ever feel that you ' re too late because that is detrimental only preventing you from taking action. Even if you didn ' t start when you were young, you will at least have the extra advantages of experience, knowledge, and income to invest more and avoid costly mistakes that your younger self would have naively made. The best time to start is now! Don ' t waste another second as time really is money when it comes to

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savings, investing, and retiring rich.  
How to Retire Early and Happy

Early Retirement Planning Guide

Retire Early? Make the SMART  
Choices

Uncommon Financial Planning  
Wisdom for a Stress-Free Retirement

The Ultimate Guide to Helping You  
Answer These Questions and Figure  
Out How to Retire Early

Discover the Secret Path to Freedom,  
Wealth, and Free Life. I Will Teach  
You to Become Rich Through

Financial Investments and Real Estate  
Retirement Savings and Investing for  
Beginners

Complete Guide to ETF Investing for  
Stress-Free Retirement

**Are You Considering Early  
Retirement? Do You Know  
Someone Who Is Considering  
This Momentous Decision?**

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**With Retire Early? Make the SMART Choices, Steven Silbiger, CPA, offers a short guide to the big issues of retirement planning—packed on every page with detailed, step-by-step advice. Choosing when to retire is one of the most important—and overlooked—decisions we will make about our lives. Silbiger, author of The Ten-Day MBA, has written the first guide that untangles the complicated issues surrounding early retirement, based on careful research about the money pitfalls retirees and near-retirees face. He delivers an understandable roadmap that demystifies the confusion**

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**about Social Security  
benefits, and clarifies the  
choices for anyone  
considering when and how to  
retire. Are you thinking about  
getting the early Social  
Security check? It can be  
tempting, but for many this  
can be a foolhardy decision.  
For others, it makes perfect  
sense. Making the smart  
choice about when to retire  
can make a \$100,000  
difference for an individual  
and \$200,000 for a couple.  
Silbiger guides readers  
through the key variables  
that affect the decision to  
elect early Social Security  
retirement benefits: What are  
your early benefits and  
penalties? How's your health?**



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**Are you married? Are you planning on working while retired? What are your cash needs during retirement? By getting a grip on how to manage our investments, cash flow, and real estate, Silbiger shows how we can put thousands of dollars more into our pockets every year. He addresses vital questions about money and retirement that include: Tapping your nest egg for retirement—how to make ends meet? Which retirement investments are for you? Are you prepared to fend off scam artists? Through it all, you'll meet everyday people who have faced the early retirement question and learned how to**

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make the smart choices.  
**Silbiger provides the tools,  
worksheets, and assessments  
to avoid costly mistakes, take  
charge of your financial  
future, and choose the path  
to a secure, happy  
retirement.**

**If you're ready to figure out  
how to retire earlier than  
planned, then this book is for  
you! Will your nine-to-five  
workday only end when your  
vitality is sapped, when your  
zest is completely gone, and  
there's nothing to look  
forward to but quietly dying  
in your bed? It doesn't have  
to be that way. There's no  
reason to spend your whole  
active life tied up in the same  
unrelenting cycle of making**

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money only to use it up  
without ever having really  
tasted it. You don't need to  
wait so long to schedule all  
the things you want to do at  
the very end of everything,  
when you are scarcely able to  
physically enjoy it. But that is  
the default, and that is where  
you're heading if you don't  
take decisive, certain action  
now. If you go with the flow  
and settle for only as much  
retirement planning as your  
workplace provides for you,  
you'll have to adhere to their  
suggested retirement date, or  
stay on the job until you are  
ready to draw social security.  
If you want something  
different, it is you who has to  
take the first proactive steps

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**toward your own dreams. Nobody is going to do that for you. And the earlier you start, the better. This book will help you take charge of your work, your finances, and your future, enabling your retirement to begin the day that you say it does. You don't have to retire at age 65 just because Jack, Betty, and Susan are going to. This is your life, and you owe it to yourself to take control and plan it your way. Do you know how you'll fund your retirement? It's true that most people won't have nearly enough money to last them for the long run.-Prepare for the climb to retirement using real estate**

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**investing-Learn the benefits  
of real estate investing-  
Differentiate the potential  
routes to build wealthBut  
after you can retire...then  
what?-Learn how to use real  
estate income and equity to  
live in retirement!-Read real-  
life profiles of investors who  
used real estate to retire-Put  
your retirement plan into  
action!Written by a seasoned  
real estate investor, landlord,  
and retiree, this book exposes  
the biggest benefit of  
retirement: Continue to make  
passive income while doing  
MORE with your life!  
The International Bestseller  
"This book blew my mind.  
More importantly, it made  
financial independence seem**

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achievable. I read **Financial  
Freedom three times, cover-  
to-cover.** —Lifehacker Money  
is unlimited. Time is not.  
Become financially  
independent as fast as  
possible. In 2010, 24-year old  
Grant Sabatier woke up to  
find he had \$2.26 in his bank  
account. Five years later, he  
had a net worth of over \$1.25  
million, and CNBC began  
calling him "the Millennial  
Millionaire." By age 30, he  
had reached financial  
independence. Along the way  
he uncovered that most of the  
accepted wisdom about  
money, work, and retirement  
is either incorrect,  
incomplete, or so old-school  
it's obsolete. Financial

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**Freedom is a step-by-step path to make more money in less time, so you have more time for the things you love. It challenges the accepted narrative of spending decades working a traditional 9 to 5 job, pinching pennies, and finally earning the right to retirement at age 65, and instead offers readers an alternative: forget everything you've ever learned about money so that you can actually live the life you want. Sabatier offers surprising, counter-intuitive advice on topics such as how to: \***  
**Create profitable side hustles that you can turn into passive income streams or full-time businesses \* Save money**

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**without giving up what makes you happy \* Negotiate more out of your employer than you thought possible \* Travel the world for less \* Live for free--or better yet, make money on your living situation \* Create a simple, money-making portfolio that only needs minor adjustments \* Think creatively--there are so many ways to make money, but we don't see them. But most importantly, Sabatier highlights that, while one's ability to make money is limitless, one's time is not. There's also a limit to how much you can save, but not to how much money you can make. No one should spend precious years working at a**



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**job they dislike or worrying  
about how to make ends**

**meet. Perhaps the biggest  
surprise: You need less  
money to "retire" at age 30  
than you do at age 65.**

**Financial Freedom is not  
merely a laundry list of advice  
to follow to get rich quick--it's  
a practical roadmap to living  
life on one's own terms, as  
soon as possible.**

**How Much Money Do I Need to  
Retire?**

**Breaking The Retirement Jinx  
A Philosophical and Practical  
Guide to Financial  
Independence**

**Financial Freedom**

**How You Can Do It Step by  
Step**

**The Definitive Guide To**

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## **Achieving Your Financial Freedom And Get An Early Retirement (2 Books in 1)**

**How to Retire Early in  
Malaysia**

**How Far Would You Go for  
Financial Freedom?**

If you want to find a book that explains the concepts of the FIRE movement and makes its advantages clear. Also gives insight on the flaws of conventional "wisdom" on retirement saving, then keep reading! In this book, you will learn the basics of developing a concrete early retirement plan as well as many optimization and tax reduction strategies. Everything you need to begin

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your path to early retirement is covered.

With proper planning, we can all retire at a younger age than we ever dreamed. Hayes explains the practical, concrete steps you can take to start your retirement when you're young enough to thoroughly enjoy it. He covers the development of a personalized retirement plan, as well as ways to maximize income and assess and reduce debt. By selecting the right investment vehicles and sticking to the plan, you can achieve financial independence and enjoy an active, happy retirement.

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Clyatt backs up his advice on investing and spending during retirement with solid academic research. - San Diego Union-Tribune - "Terrific advice on how to safely reach semi-retirement while still in the prime of life." - Mark Goines, - early semi-retiree & Intuit veteran - "Sections on developing a retirement portfolio and a withdrawal strategy are certainly valuable for those who have already retired." - Lynn O'Shaughnessy, - author of The Retirement Bible and The Investment Bible  
When it comes to planning for retirement the majority of

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people are on their own. There's no one to coach you or hold your hand to make sure you understand what you need to do, when you need to do it, or how to make wise decisions with your life savings. The goal of this book is to help remove some of the stress, confusion, and anguish involved in the process of saving and investing for retirement. Money is a tool that can either cause or solve a lot of problems in your life. This book guides you through the big decisions necessary to get you on the right track towards financial independence so you can move on with your life to

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focus on more important things  
and let your money do the work  
for you. Everything You Need to

Know About Saving For  
Retirement covers: \*How to get  
started with your retirement  
savings \*Why saving is more  
important than investing \*How  
much you should save for  
retirement \*How to spend your  
money on the things you care  
about \*Where to invest your  
money \*How to become a  
401(k) millionaire \*How to make  
up for a late start to saving and  
retirement planning \*How much  
you need to retire \*How to think  
about Social Security \*The 3  
biggest things you need to know

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about investing and much more  
Ben Carlson is the Director of  
Institutional Asset Management  
at Ritholtz Wealth Management.  
He has spent his career working  
with nonprofits and individuals  
to help them plan and invest  
their money wisely. Ben is the  
author of three other books  
including A Wealth of Common  
Sense: Why Simplicity Trumps  
Complexity in Any Investment  
Plan as well as the blog A  
Wealth of Common Sense.  
Retire Early the Non-Penny-  
Pinching Way  
Retire Young Retire Rich  
Financial Independence Retire  
Early: The Ultimate Guide to

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Independence So You Can  
Retire Early

A comprehensive strategy to ensure you can retire when you want and live well

The Easy Way to Save and Invest for Early Retirement and Financial Freedom, No Matter Your Age

Change Your Future One Simple Step at a Time

Take it Now or Later?

The Basics Of Developing A Concrete Early Retirement Plan

*Do you want to retire early? Are you sick of the daily grind? Retire in Malaysia on half the income you were expecting to need.*



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*Your dreams of retiring soon can come true. You won't have to compromise on healthcare either. Thanks to great public investments, the healthcare system in Malaysia can be compared with that of Western European countries. Why Choose Malaysia? More Value for Money Excellent Healthcare System Huge Expat Communities Beautiful Weather and Scenery Safety ??? Malaysia offers the perfect blend of beaches, lush greenery, and lively modernism with its tall skyscrapers and bustling city life. This makes it the perfect place for a young retiree who still*

*needs access to both worlds. As an expat, you will appreciate the fact that a little more than half of Malaysia's population is comprised of expats from all over the world. Ranking high on the list of most expat-friendly cities, the capital Kuala Lumpur has the highest percentage of expatriates compared to other Malaysian cities. The city of Penang comes next thanks to its reputation as the Silicon Valley of the East, making it a desirable location for many foreigners. Also, with its relatively lower living costs, Johor is another city that has a great expat community in Malaysia. ???*

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*Malaysia is so affordable. In 2020, the cost of living in Malaysia is 46% lower than in the United States (excluding housing costs). The cost of rent is on average 74% lower. That's a huge savings. Learn more about how you can retire early in Malaysia. Scroll up and grab a copy today.*

*"How to retire in your 20s and 30s (without winning the lottery). This book provides a robust strategy that makes it possible to stop working for money in less than a decade."--P. [4] of cover.*  
*Would you like to make steps today so you can change your financial future and live life on*

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*your own terms? Do you want to be free from your 9-5 so you can start a business, a hobby, or travel the world? Are you looking to exit your corporate job as soon as possible? Do you want to build a life, that provides for financial freedom, giving you the luxury to be able to retire early with passive income streams so you can do what you want? Many think that retiring early in 30, 40, or 50 is unattainable due to massive debt, corporate restructuring, or because you don't have the time to dedicate into a strong financial education on financial independence. The movement of Financial*

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*Independence, with the ability to retire early, has turned this ideology upside down, and has exponentially grown in the past couple decades. Many are desiring to be financially free and independent, so they can live life on their own terms. This movement, consisting of saving and investing in passive income sources has many changing the trajectory of their financial future by making small, simple steps and creating a new future. My name is Michael McDonough, and even though I have been in the financial for over 16 years, I thought I had my financial future in order, but personally, I had to*

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*make many changes to my financial habits and how I connected with money. I have always been curious about financial matters and realized I had so much to learn, even being in the industry for over a decade. I realized there may be others who, like me, think they have it all together, when in reality, are far from their goal. After making changes in my portfolio within the first year, I saw a dramatic increase after making just a few simple changes. In this book, here are several items you will learn: Why People are Embracing the Financial Independence Lifestyle*

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*Movement, Rapidly and Heavily  
Investing in Passive Income  
Sources 23 Practical Steps to  
Create Wealth with Clearly  
Defined Steps to so you Can  
Easily Get on Board with the  
FIRE movement How to Get  
Started with Investments so you  
Can Generate Wealth and  
Change your Financial Future  
How to Calculate your  
Retirement Date so you Can  
Taste your Future and Start to  
Make Retirement Plans How to  
Create Passive Income with the  
BRRRR Approach to Real Estate  
Investing so you Can Diversify  
your Assets The Magic of  
Compound Interest so you can*

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*See your Investments Grow The  
Importance of our Mindset and  
how it Impacts our Ability to  
Generate Wealth How to  
Overcome Setbacks and  
Challenges so that you Can  
Quickly Gain Momentum The  
Impact of Embracing a Frugal  
Mentality so you Can Boost your  
Portfolio Forward and see the  
Day of Financial Independence  
How to Get out of the Rat Race  
so you Can Enjoy your Life and  
Live It on your Own Terms 9  
Side Hustles to Start Today to  
Propel you Forward in the  
Journey Faster. And more...  
There has never been a more  
important time to learn the*



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*strategies and tools, to reach financial independence, so you can retire early, and leave your 9-5, than it is now. With this book, you will have the fundamentals, all in one place, so you can get started on your financial independence journey, creating your future one simple step at a time. Click on the "Add to Cart" button now to instantly download and to create your future today.*

*From Wes Moss--named by Barron's as one of America's top financial advisors "The keys that Wes Moss identifies to having a happy retirement are simple but brilliant. Read this book." -- Clark*

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*Howard, #1 New York Times  
bestselling author of Living Large  
in Lean Times “Financial planner  
Wes Moss offers you something  
different — not just a plan to  
retire, but a way to do it sooner  
and to be happy when you do.” –  
Atlanta Journal Constitution If  
you think you need to win the  
lottery or work until you’re 75 to  
retire with financial stability,  
Money Matters host Wes Moss  
has very good news for you. You  
Can Retire Sooner Than You  
Think reveals the secrets for  
ensuring a successful  
retirement—sooner rather than  
later. After conducting an  
intensive study of happy retirees*

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*to learn the financial practices they hold in common, Moss discovered that it doesn't take financial genius, millions of dollars, or sophisticated investment skills to ensure a safe, solid retirement. All it takes is five best practices: Determine what you want and need your retirement money for Figure out how much you need to save Create a plan to pay off your mortgage in as little as five years Develop an income stream from multiple sources Become an income investor Getting on the fast track to a great retirement is a lot simpler than the retirement professionals would have you*

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*believe. You Can Retire Sooner  
Than You Think provides the  
proven-effective, five-step  
formula for creating the  
retirement of your dreams.*

*The New Way to Retire Early  
Work Optional*

*Your Guide to Getting Rich  
Slowly and Retiring on Less  
Quit Like a Millionaire*

*Financial Independence, Retire  
Early*

*How to Retire Early So You Can  
Quit Your Job, Travel, and Enjoy  
Life!*

*Work Less, Live More  
Free at 45*

Dad said, "Never work a  
day longer than you have

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to!" So, we retired in our fifties. People asked, "How'd ya do it?" We put all the answers in this quick-and-easy read with step-by-step instructions and tons of real-world examples. It's packed with financial tools, gems of wisdom and a plan to kick-start your retirement planning. We actually lived it so we know these proven, practical, no-nonsense tactics and strategies will help you: \*

Discover how much money

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you need to retire\*

Learn from other

people's real mistakes

and avoid pitfalls\*

Create your own 800-Day

Plan to retire\* Grow

your Top Line, cut costs

and increase your

savings\* Say goodbye to

your alarm clock\* Be

exploring, not employed\*

Turn your early

retirement dream into

reality. After you read

it, please share your

tips and money-saving

hacks in your review

You've worked hard,

lived carefully, and

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saved diligently. You've reached major milestones and accumulated more assets than you dreamed possible, and yet you hesitate. "Can I retire?" This book will help answer that question by showing you.... The tools you need to live a secure and independent retirement, without worrying about money. What you must know before leaving a career behind. How much it will cost you to live in retirement, and how to

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manage your cash flow  
The current choices for  
retirement health care,  
including lesser-known  
but effective options  
The threat from  
inflation: two secrets  
that politicians and  
bankers will never admit  
A realistic assessment  
of the impact that  
income taxes will have  
on your retirement  
Social Security's role  
in your retirement: when  
you should claim and how  
much it's worth to you  
How to construct and  
manage an investment



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portfolio for income and growth in retirement  
About immediate annuities and why you need multiple sources of retirement income The key variables and unknowns in your retirement withdrawal equation Reviews of the best retirement calculators, and tips for how to use them accurately Beyond the simplistic 4% Rule to the latest research on safe withdrawal rates Realistic bracketing of your retirement savings

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needs, without over  
caution or  
overconfidence The  
history of economic  
cycles and the related  
asset classes for  
optimal retirement  
security A survey of  
strategies plus original  
research for how to  
orchestrate your  
retirement distributions  
A practical "retirement  
fuel gauge" alerting you  
to problems while you  
still have time to act  
Backup plans: the  
"lifeboat strategies"  
for ensuring you'll

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never be without  
essential income The 6  
crucial questions to  
answer before you can  
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powerful, non-financial  
reason that you can and  
should retire earlier  
than later

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Including an expanded  
chapter on Life After  
Retirement and an up-to-  
date Health Care  
chapter. Resized for  
expanded distribution to  
other online retailers  
and bookstores. What  
makes this book

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different from all the other books out there on early retirement? We think it's the amount of personal financial detail we provide. We don't hold back! You can use this information as a kind of financial yardstick to measure what is possible in your own life. We retired from full-time work at the age of 43. In this book we share with you the roadmap we followed to get from full-time work to financial independence in less

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than 15 years. If we can do it, so can you! If we can empower you to stop dreaming and start planning, to stop wishing and start willing your early retirement into existence, we'll have done what we set out to do in this book.

Here is a single-sit read than can change the course of your retirement. Written by Dr. Teresa Ghilarducci, an economics professor, a retirement and savings specialist, and a

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trustee to two retiree health-care trusts worth over \$54 billion, How to Retire with Enough Money cuts through the confusion, misinformation, and bad policy-making that keeps us spending or saving poorly. It begins with acknowledging what a person or household actually needs to have saved—the rule of thumb is eight to ten times your annual salary before retirement—and how much to expect from Social Security. And

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then it delivers the basic principles that will make the money grow, including a dozen good ideas to get current expenses under control. Why to “get rid of your guy”—those for-fee (or hidden-fee) financial planners that suck up valuable assets. Why it’s always better to pay off a loan or a mortgage. There are no gimmicks, no magical thinking—just an easy-to-follow program that works.

A Roadmap to Early

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Retirement Through  
Proven Methods for  
Passive Income, Real  
Estate and Side Hustles  
Get Great Healthcare and  
Financial Independence  
How to Retire with  
Enough Money  
How To Plan An Early  
Retirement And Start  
Living Your Life  
Diary of an Early  
Retiree  
How to Make the Biggest  
Financial Decision of  
the Rest of Your Life  
When Can I Retire? How  
Much Money Do I Need to  
Retire?



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### Can I Retire Yet?

A practical action guide for financial independence and early retirement from the popular "Our Next Life" blogger. In today's work culture, we're expected to hustle around the clock. But what if you could escape the traditional path and get on one that doesn't require working full-time until age 65? What if you could wake up every day without an alarm clock and do the things you love most? Tanja Hester and her husband Mark left their crazed careerist lifestyle to live their dream life in Lake Tahoe, retiring early from high-stress careers. Now Tanja will help you map out a customized plan for freedom and make it easy to succeed, whether

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you're good at math and budgeting- or not! Work Optional is more than just a financial plan: it's a plan for your whole life-designed by you, not by an employer or clients. Tanja walks you through envisioning your dream life, accounting for variables such as health care and children, protecting yourself from recessions and future unknowns, and achieving a purpose-filled early retirement, semi-retirement, or career intermission with completely doable, non-penny-pinching steps. You can live a happier, more meaningful life, free from the daily grind. Regardless of where you are in your career, Work Optional will get you there.

Every day, more than 10,000

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people turn forty in the United States, moving toward retirement without traditional pension plans backing them up. Lacking the safety net that protected their parents and grandparents, they're forced to take the initiative for their own financial security. They need a source of information that doesn't scare them away with insider jargon and intimidating complications. This book will help those who have felt uninformed, intimidated, or excluded from the process, and will simplify difficult topics like budgeting, investing, paying for college while saving for retirement, and helping kids with debt. People will find the essential tools and resources they need to set a course

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toward retirement and security at this critical stage in life.

"48% of American adults over age 55 don't have any retirement savings according to research from the U.S. Government Accountability Office". If you don't want to be one of them, then keep reading.

Personal Finance isn't an easy argument to treat, especially when we pass to talk from short term money management to long term investments and accumulating money-saving. Nowadays, the frenetic life routine and the massive amount of activities to do, make many people think that these work rhythms are unsustainable for too long. So it's utterly understandable to start considering early retirement

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to get out of this "cage situation"  
and live better the remaining part of  
life. Be financially independent  
takes time because it regards  
changing vision and habits, creating  
a step by step path to achieve this  
huge goal. In the last years, the so-  
called FIRE Movement (Financial  
Independence, Retire Early) helped  
a lot of people to start thinking in  
this way, from older to younger  
people. A recent Bank of America  
survey reveals: "25 percent of  
millennial savers had amassed  
more than \$100,000, up from 16  
percent in 2018". If they were able  
to save so much money in a short  
time, you could surely achieve your  
financial freedom! In this Bundle of  
2 books ("Financial Independence"

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and "Retire Early") you will discover: The correct approach you should apply right now to starting to save money Effective methods to create a good plan for your incomes The easiest way to cultivate wealthy habits that will bring you in the right path Crucial principles to increase and generate different sources of earnings The roadmap to an Early Retirement that will change your future life How to correctly set up your long-term investments The most potent factors you should know to incredibly increase your savings in a short time And much more! Sound complicated? Don't lose your courage! FIRE Movement is one of the many proves that you

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can start building an effective retirement plan, even if you literally

have no money. Each step is illustrated with actual examples, giving you a set of tools that will change your vision. Scroll up, Get this book and Start Reading! FREE GIFT: Buy the Kindle version of this book and get the AUDIOBOOK VERSION FOR FREE!

If you have tried everything imaginable, but have never been able to figure out how to quit the rat race and retire early, then this could be one of the most important books you have read in years. Do you want to know how you can build enough wealth to retire from full-time work early? Are you interested in knowing how an ordinary

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individual like you can retire in their 40s or 30s and live a happier more fulfilling life? "Retire Early: How to Plan an Early Retirement and Start Living Your Life" is your comprehensive, go-to guide for understanding how to escape the rat race and retire early whether you are in your 20s or 50s. Within the pages of this practical guide, you will discover how you can set achievable long-term goals, eliminate debts and quickly attain financial independence for early retirement. It is a research-backed fact that early retirement offers a wide range of benefits such as good health and more travels. However, with lots of wrong information about the early



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retirement out there, it can be hard for beginners to separate fact from fiction. This is where this step-by-step playbook comes in to help. Inside this book, you'll find a friendly guide to everything there is to know about making worthy sacrifices, creating effective health care plans, planning your whole life and transitioning from full-time employment to early retirement within a few years. Here is a preview of what you will discover inside this book: Robust information on how you can create a blueprint for a purpose-driven early retirement Specific ways you can eliminate your debts and invest in yourself How to save efficiently and create an investment plan How to

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how to minimize your living  
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Retire Early with ETF Investing  
Strategy

How To Retire Early And Live Well  
With Less Than A Million Dollars  
You Can Retire Sooner Than You  
Think

Everything You Need To Know  
Before Starting Your F.I.R.E.: How  
To Start Fire Financial

Independence Retire Early  
Start Your F.I.R.E. (Financial  
Independence Retire Early): A  
Modern Guide to Early Retirement

**Achieve early retirement  
through financial  
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F.I.R.E. plan Living your  
best life someday starts  
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retirement. Start Your**

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**F.I.R.E.: A Modern Guide to Early Retirement** can help by giving you the most direct approach to success and security. It's a perfect addition to what you're probably already doing, including a 401(k), Roth IRA, or even a basic savings account. Featuring customizable principles and in-depth insights, this all-in-one retirement plan delivers a clear, concise path to financial freedom through smart spending, low-risk investing, creating multiple incomes, and maximizing savings.

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Ultimately, this guide can help you take control of your career, your finances, and your life, so you can reach your goals with confidence. Start Your F.I.R.E.: A Modern Guide to Early Retirement includes: Expert advice--Get firsthand insider experience from an author team who have made F.I.R.E. a reality. Essential tips--Get clear, concise answers to your most burning questions about early retirement planning. Helpful tools--Learn how to

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spreadsheets, savings rate

tables, and asset  
allocation charts. Online  
features—Bonus materials,  
such as an editable  
tracking sheet for monthly  
expenses and a shopping  
list with resource links.  
Financial independence and  
early retirement are  
within reach—with the  
F.I.R.E. approach.

Have you ever thought  
about retiring early?  
Maybe you want to spend  
less time working and more  
time with family. Perhaps  
you want the freedom to  
travel. Or maybe you are

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just tired of working for  
someone else. Whatever  
your reason for wanting  
freedom from work, there  
is a path to financial  
freedom and early  
retirement. In this book,  
the author will share  
those keys and tell you:  
What you need to know  
about yourself before you  
begin so you can avoid  
disappointment and  
heartache. What you need  
to know about your  
business before you spend  
even one dime so you can  
avoid costly mistakes.  
What you need to know  
about marketing in the

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21st century. (You can  
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It  
have the greatest product  
or service in the world,  
but without effective  
marketing, you've lost  
before you've begun.) How  
to be your own boss and  
set your own priorities  
and schedule to align with  
the lifestyle you really  
want to have. How to  
create the financial  
freedom that allows you to  
sleep at night knowing  
your family is safe and  
secure. She will inspire  
and challenge you. She'll  
share stories of people  
just like you who turned  
their passions into



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profits. She'll also share the keys to her own success as well as the mistakes she's made along the way. "I'm not smarter, more talented, or luckier than you, and I bet I don't work any harder. I'm not even sure I'm a natural entrepreneur. I succeeded because I studied with the best and implemented what I learned. And you can do the same."

You Are About To Discover  
How To Achieve Financial  
Freedom, Stop Worrying  
About Money, Retire Early  
And Live Life On Your Own

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Terms - When You Are  
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Literally 'Set For Life'!

Virtually everyone wants to make some extra money to be able to take care of bills without feeling stretched or strained. But have you always wished you could get past just making money to pay your bills and being in a place where you thrive financially and can make more than enough money to take care of your living expenses, keep extra for rainy days, have fun, tour the world and effectively be able to retire? Have you ever thought whether it is

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possible to make money  
without your direct input  
and how you can leverage  
that to achieve financial  
independence - where you  
don't have to worry about  
working to make money to  
pay your expenses? Even if  
you've never thought about  
it, I know this definitely  
sounds like something you  
would find attractive. But  
I know you are  
wondering.... How is it  
even possible to become  
financially free - what  
exactly does financial  
freedom entail? Where do I  
start in my journey to  
achieving financial

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need to make in my life to  
squarely get on the path  
to financial independence?  
How do I build financial  
freedom? How can I build  
recession-proof income  
streams that will ensure I  
don't have to worry about  
having to break my  
retirement because of  
running out of money? How  
do I keep my exposure to  
risks low while increasing  
the certainty of my  
income? If you have these  
and other related  
questions, you are in luck  
because this book will  
answer them all in simple,

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straightforward language  
so keep reading. More  
precisely, the book will  
teach you: Why you should  
leave the 9-5 and aim to  
retire early, including  
how the traditional  
concept of work devalues  
the most important asset  
you have that you should  
never exchange for  
anything The philosophy of  
financial independence and  
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to increase your income

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you money even in times of  
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strategies you should be  
looking at for low risk  
investing that offer a  
long-term residual income  
How to cut years from your  
projected retirement age  
How to break free from the  
financial chains,  
including debt and  
misconceptions ...and so  
much more! What's more;  
this book doesn't simply  
tell you what you need to

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Independence When You Want  
to do, but how to do it. It  
is very practical and easy  
to implement, making it a  
cut above the rest. That's  
not all; this book takes  
the concept of financial  
freedom holistically-  
looking at the topic from  
all possible angles to  
ensure you understand  
everything easily and get  
started without the  
possibility of making the  
common mistakes that may  
send you crawling back to  
make active income where  
you exchange your hours  
for money! Even if you  
feel the idea of retiring  
early is far off,

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achieving it is easier  
Independence When You Want  
It  
than you think, especially  
when you follow the  
teachings in this book!

Don't wait until you are  
all grown and old to wish  
you should have started  
early! Click Buy Now With  
1-Click or Buy Now to get  
started!

What is financial  
independence? Is it having  
enough money to live a  
normal life or is it  
having so much money that  
you just don't care about  
expenses? Everyone wants  
to be independent but as  
you've likely experienced,  
getting there is not as



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simple as it looks. There are a variety of pitfalls along the way and a single mistake can set you back years. Fortunately, there is a blueprint or method for you to follow. It's quite simple. It's called FIRE and virtually guarantees financial independence. By following these rules, you can wave goodbye to that tired old desk job you've chained yourself to. Some of the things you'll learn about FIRE is: What assets really are - and why you've been thinking about them all wrong! The

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crucial difference between  
debt and leverage. How to  
travel for next to nothing  
- And what you need to do  
before that. Needs and  
wants- Do you know the  
difference? The ideal way  
to invest in the stock  
market. Drawdowns -How and  
when to do them. How much  
do you really need to be  
financially independent?  
and so much more!

Financial independence is  
not a pipe dream! It is a  
question of following a  
certain path,  
intelligently and with  
persistence. It might not  
be easy but nothing worth

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doing ever is. So if you  
want to learn how to  
retire early, then scroll  
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Tips To Retire Early  
Intrinsic

Fire

Playing with FIRE  
(Financial Independence  
Retire Early)

Early Retirement Extreme  
Using LEAPS to Retire  
Early

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*What if you had more time  
to do what matters most in  
life. Learn how to beat  
the market using options*

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*LEAPS* and retire early.  
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The clock is ticking for  
all of us. There are only  
24 hours or 1,440 minutes  
available in a day—life's  
common denominator shared  
by all humans. Have you  
ever imagined what you  
would do if you were able  
to achieve financial  
freedom, retire early, and  
spend more time with who  
and what mattered most to  
you in life? In January  
2017, that's exactly what  
*INTRINSIC* author Mike Yuen  
was able to do. Today, he  
spends his days with his  
family, and it has been  
priceless. Trading options

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**LEAPS (Long-term Equity  
Anticipation Securities)**

*in tech stocks such as  
AAPL, AMZN, FB, MSFT, and  
NFLX is what made this  
possible. Since retiring,  
using nothing more than  
simple calls and puts (no  
spreads, collars,  
straddles, strangles, or  
other more advanced  
options strategies), his  
portfolio has produced an  
annual return of 39%,  
which has outperformed the  
S&P 500, Dow, Nasdaq, and  
Nasdaq 100. Options LEAPS  
are powerful financial  
instruments. Not only can  
they help you attain your*

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*financial goals, but they  
can also accelerate them.*

*Only about 10% of all  
options trades are LEAPS-  
they're not commonly used.  
Keith Gill (aka DeepF-  
ckingValue of Reddit  
WallStreetBets) initially  
used LEAPS in his now-  
legendary GameStop options  
trade where he turned  
\$53,000 into millions of  
dollars. Mike Yuen also  
uses LEAPS, but in a much  
'safer' way for the  
average retail investor.  
In his book, Mike Yuen  
reveals how he beats the  
market and makes money  
trading options LEAPS, and*

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you don't have to be a  
professional trader  
either. Perhaps what  
worked for him in the  
past, and still works for  
him today, might work for  
you too!

*Financial Independence,  
Retire Early Discover the  
Secret Path to Freedom,  
Wealth, and Free Life. I  
Will Teach You to Become  
Rich Through Financial  
Investments and Real  
Estate. -Do you want to  
live THE SIMPLE LIFE? -Do  
you want to live the good  
life? -Do you want to find  
FINANCIAL INDEPENDENCE?  
-Do you want to RETIRE*

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*personal finance? If the  
answer is a resounding  
YES, read this book and I  
will teach you how to  
achieve these things and  
much more! Overall, I will  
teach you to be rich! I  
will do this by teaching  
you everything you need to  
know about making money,  
keeping money and growing  
money! I will delve into  
the topic of real estate  
investing, the stock  
market, passive income,  
starting your own  
business, investing habits  
and I will delve in-depth*



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14  
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world today, we are  
bombarded with success  
stories of various  
entrepreneurs who started  
from nothing but are now  
easily making millions.  
HOW DID THEY GET THERE?  
WHAT DID THEY DO THAT'S  
DIFFERENT FROM THE REST OF  
US? Although there is no  
clear-cut answer to this,  
significant research has  
shown that successful

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entrepreneurs have a  
Independence When You Want  
It  
specific combination of  
skills, the right mindset,  
and habits that make them  
successful. In this book, I  
will share these secrets  
with you, and I will teach  
you the skills that you  
will need to develop and  
be as financially  
successful as you can be.  
This book was written to  
help beginners become  
proficient in passive  
income techniques and  
strategies to achieve  
financial freedom and  
retire early! If this  
sounds like what you are  
looking for, you are in

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*the right place!WHO IS  
THIS BOOK FOR?Not only is  
this book for beginners to  
the world of financial  
freedom and investing, but  
this book will help people  
who are more experienced  
to hone their skills and  
knowledge. No matter what  
experience or knowledge  
you came with, this book  
will help you somehow, and  
you will be glad that you  
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begin, we want to make  
something clear.In the  
world of investments at  
any given moment in time,  
each reader could see very  
different results from one*

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another with each person's  
specific set of technical  
skills and  
knowledge. Furthermore,  
there is always a risk  
component involved in  
investing and trying to  
grow your wealth. In the  
financial and  
entrepreneurial sphere,  
there are no mathematical  
certainties, only risk and  
reward. It is up to each  
of you to decide which  
risks you are willing to  
take, and nobody can say  
for certain what the  
reward will be or whether  
there will be a reward at  
all. This book is a source

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*of general information,  
presented in a simple way,  
designed mainly for  
beginners who want to  
start understanding the  
rules of the game of  
wealth, and who want to be  
able to choose in an  
informed way the type of  
investment that best suits  
their personal  
characteristics. However,  
the book can also be a  
valid in-depth tool for  
the more experienced,  
especially as regards the  
psychological aspects  
related to money,  
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*won't make you a pro. It  
is however the solid basis  
on which to base your  
future in-depth  
studies. Keep this in mind  
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