

## PREFACE

**YOU:** *I have much less time these days for things I enjoy. If you want me to make time to read this book, you better convince me fast. Real fast. Like now.*

**ME:** Wow, it's like we're bonding already. Thanks for holding back. Here's the deal: The sooner you know what you're doing financially, the sooner you can begin to accumulate wealth.

**YOU:** *What?*

**ME:** You're probably not concerned about retirement planning yet and as far as investing—

**YOU:** *You're right about that. Retirement is at least thirty years from now, so who cares? And as far as investing goes, why does that matter if I have no money to invest in the first place? I'll deal with it when I have some. So I guess that's it—I'm putting the book down.*

**ME:** Wait a minute.

**YOU:** *My ride is going to be here any second.*

**ME:** I know you're in a hurry, but you need to understand that financial planning is about much more than retirement planning or investing. Most people don't realize that, so they think they don't have to worry about financial planning at all.

- YOU:** *So financial planning isn't just for rich people?*
- ME:** No! It's just that less affluent folks seldom understand how financial planning can benefit them.
- YOU:** *Why can't I deal with this later? My older brother didn't bother with financial planning at my age and he drives a BMW.*
- ME:** I don't know your older brother. However—
- GARY:** **I know him. Just sold him an annuity last week. Great guy—didn't ask a lot of questions.**
- ME:** Gary, butt out. This isn't your book.
- YOU:** *Who's that?*
- ME:** Just someone who *claims* to be looking out for you but often gets in the way of my helping you.
- YOU:** *I see that already.*
- ME:** As to your brother, one never really knows another person's true financial situation. However, *you* can and should proactively plan for *your* future. It is a rare person who does so at a young age, but the rewards for doing so are tremendous. I want you to be one of those people.
- YOU:** *What if I already have credit card debt and student loans?*
- ME:** I know. That's a common problem that can be overcome. We're going to talk about that. And I won't yell. But I will recommend what to do about it.
- Deal with your money situation now, whatever your current financial attitude. With this book, you have an opportunity to learn financial planning without someone like Gary trying to sell you an annuity, a mutual fund with a load, an insurance policy—
- YOU:** *And—*
- ME:** I, however, talk to you with *candor*—honesty, integrity, and lack of bias.
- YOU:** *Candor?*
- ME:** Total Candor.