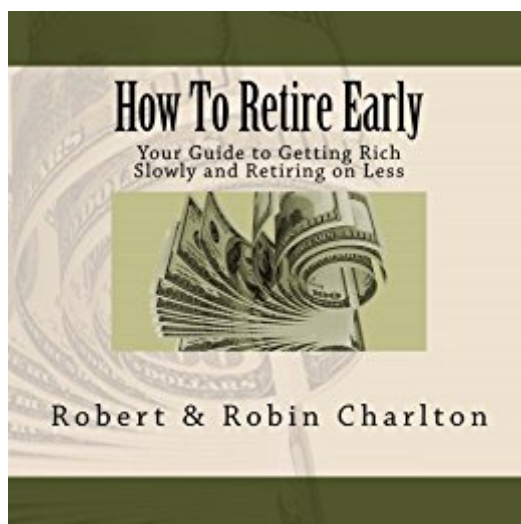


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# How To Retire Early: Your Guide To Getting Rich Slowly And Retiring On Less



## Synopsis

What makes this book 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 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.

## Book Information

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## Customer Reviews

I am a financial advisor and I enjoyed this book very much. I am planning on adding the print version of this to the lending library I keep for clients- this is saying something- I read and discard probably 6 or 7 financial books to every one I keep to lend. My husband and I are getting close to retirement too and I think this book will be helpful in convincing my husband that it really is okay to retire now- or soon anyway. The Charlton's philosophy about money and dedication to saving is inspiring, and I wish this could be taught in schools. Many people do not have the dedication to do this but some

simply don't know its possible. I wasn't a fan of all of the investment advice, but I concede that its very difficult to give investment advice in a book- the market is situational and clients are individuals after all! This book isn't really about investment advice though- its about saving to meet a goal and I did appreciate the Charltons telling what they DID, warts and all. I found the discussion on taxes in retirement very interesting. Overall I think this is a blueprint that could work for a lot of people. Our situation is different as we have 2 grade-school age children, but it won't be difficult to adjust the calculations for that. I wish they had covered a little more about how they allocated their spending AFTER retirement- I'm pretty good at the saving part, but accurately calculating how much I will need to travel and live in retirement is a little scary for me. Did they calculate correctly, underestimate? Did they forget to include anything in their calculations? I would be interested to know what percent of their income goes to trips and how much goes to daily living expenses. By the way, I wrote down my retirement date- it felt great!

This is a fantastic book. If you are interested in retiring early and want to figure out how to, and I mean not only theoretically, but in a completely concrete and hands-on way, then this is exactly the book you need. I cannot recommend this book highly enough! It is pragmatic and creative at the same time, helping you to think outside the box a little (if you want to). If you are interested in a simple lifestyle but rich with experiences (not a life of material things and status), then you will like the tone and ideas of this book. I have been thinking about the idea of retiring early (or at least partially retiring) for a little while now (I am 43), but mostly as a pipe dream that I always dismissed. Because how in the world would that be possible? In part because I couldn't see how to pay for health insurance. That's why I really appreciated the chapter on health care in retirement in particular. I read this book basically in one sitting because I got so excited as I was reading along because I realized that this early retirement idea could \*actually\* work! And it motivated me to go out on a limb and throw out a really crazy idea and see if I could retire in 10 years (by age 53). With the help of the Excel spreadsheet from the author's website, I pulled together all of the required financial information and played with several scenarios. And guess what! I think it may actually work!!!! I also went over it with my financial planner who uses her own retirement calculator, but with my numbers, we basically came to the same conclusion. Knowing that I have the option of early retirement (if I actually do it or not) has given me a completely new outlook on my future!

Great book. I've read probably 10 different books on retiring early and most have the same basic approaches (not a knock because the fundamentals boil down to a handful of things). What I liked

about this book was the section which talked about once you actually get to retirement how to control your spending. If you're able to live on less in retirement, then obviously your retirement date can be sooner rather than later. This book actually reviews the lifestyle in retirement rather than just stopping the book at the point you reach your financial target. I look at it this way, even if you pick up a single thing that helps with your goal it makes the book worth it. This book is an easy must read for anyone looking to retire early. thank you

I have been reading a lot of retirement books lately and this has been, by far, my favorite. I have actually never written a review before, but enjoyed this book so much I thought I would. I like that it's so down to earth and easy to read, yet full of practical, specific information that anyone can follow. My husband and I are currently totally debt free and looking for more information for how to retire early and this book had the information and the motivation to get us moving toward our ultimate goal of being retired in about 10 years. Thanks to Robert and Robin for writing this book and sharing their personal information and being such an inspiration!

Bought this book after stumbling across the author's website. Became very intrigued with the idea of early retirement so decided to buy the book and get all the details. This is a very easy to read book that breaks down all the basics of how to get started on setting your savings in motion and planning out your path. I love the book's ease of readability and that the authors lay everything out on the table for readers to know exactly how they made their path to early retirement. This book was so helpful and easy to read I could not put it down, I finished the book in one weekend! There are many great tips/ideas/recommendations in this book and I would highly recommend to everyone.

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