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Start Where You Are

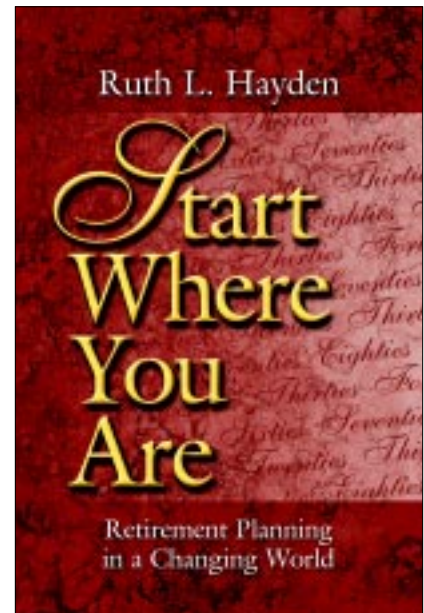
Retirement Planning in a Changing World

Ruth L. Hayden

It is never too late or too early to control your financial present or create your financial future. The message of the book is responsibility—it is your responsibility to plan and take care of all aspects of your life. The author provides help in planning the physical, emotional, spiritual, and financial aspects of your life to achieve a balanced life leading to and into retirement.

Hayden notes that the perpetual vacation after sixty-five will not be the retirement model for most people in the 21st century. She helps the reader create a vision and a realistic plan for achieving the kind of life he/she wants, especially during the later years.

The author encourages you to start where you are — at age thirty, forty, fifty, sixty, seventy, and beyond to plan for a long life, making good choices in your plan for a successful retirement.



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What the Reviewers Say:

Chris Farrell

host of public television's *Right on the Money* and public radio's *Sound Money*

Start Where You Are is a delight to read. It's like sitting down with Ruth and carrying on a warm, lively conversation about ways to transform dreams into reality, to bring balance into life, and to take control of our finances. Ruth offers plenty of sensible, no nonsense advice for managing money through the ages. But her passion is on helping you create a vision and a realistic plan for achieving the kind of life you want, especially during your later years. Do you want to start mapping out your blueprint for a good retirement? Then I highly recommend *Start Where You Are*.

Gerri Detweiler

consumer advocate and author of *The Ultimate Credit Handbook*

Far from another personal finance tome, Ruth Hayden's book is an inspiring and highly entertaining guide to planning for the rest of your life, however long that may be. While it offers clear guidance in terms of helping readers understand how much money they'll need in retirement and how to make it last, it goes far beyond that — provoking us to think about what we really want for our lives. The real-life stories she relates make this a very readable book.

Ross Levin

CFP(tm), founding principal of Accredited Investors, Inc.

Ruth Hayden has an incredible ability to ask the right questions and deal with them pragmatically and intelligently. She shares these questions and approaches in *Start Where You Are*. If you are seriously interested in not just retiring, but living successfully until and in retirement, then this book should be read and often referred to.

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About the Author

Ruth Hayden is a nationally recognized educator and author based in of St. Paul, Minnesota. For the past 20 years she has been president of Ruth L. Hayden and Associates, her own successful consulting business, and is a member of the Association for Financial Counseling and Planning Education.

For 15 years, Hayden has taught classes that challenge women to take charge of their lives as knowledgeable, strong and focused women. Her “Women and Money” course inspired the book entitled *How To Turn Your Life Around: The Money Book for Women*, which was nominated for the 1993 Minnesota Book Award. In April, 2002, Hayden received the prestigious Ann Bancroft Award for Support and Encouragement of Women by an Individual.

Hayden teaches a series of classes called “Couples and Money” which is the basis for her book, *For Richer, Not Poorer: The Money Book for Couples*. The book and these classes teach a partnership model of managing money.”

Her new book, *Start Where You Are: Retirement Planning In a Changing World*, is receiving strong, positive reviews from experts in the field of finances and retirement planning.

Ruth has been quoted in numerous national periodicals, including *Washington Post*, *Washington Times*, *Money*, *Reader's Digest*, *Mademoiselle*, *Working Woman*, *Marriage Magazine*, *New York Newsday*, *Ladies' Home Journal*, *Parents Magazine*, *Utne*, *Woman's World*, *Time*, and *Kiplinger's Personal Finance Magazine*. She is a frequent commentator on Public Radio International's *Sound Money* and one of the experts on the Public Television series, *Right on the Money*.

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