



Retire Inspired: It's Not an Age, It's a Financial Number

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When you hear the word *retirement*, you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans, that's the fate that awaits unless they take steps now to plan for the future.

Whether you're twenty-five and starting your first job or fifty-five and watching the career clock start to wind down, today is the day to get serious about your retirement.

In *Retire Inspired*, Chris Hogan teaches that retirement isn't an age; it's a financial number—an amount you need to live the life in retirement that you've always dreamed of. With clear investing concepts and strategies, Chris will educate and empower you to make your own investing decisions, set reasonable expectations for your spouse and family, and build a dream team of experts to get you there.

You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

Retire Inspired: It's Not an Age, It's a Financial Number Details

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From Reader Review Retire Inspired: It's Not an Age, It's a Financial Number for online ebook

Megan says

Everyone should read this book!!! Packed with excellent information (some of which was a bit elementary), but also dove in to where your money should go once your house is paid off, emotions related to finances, creating a financial team, inheritance, etc. The author broke down saving & investing by decade, starting in your 20's and moving through your 60's. I loved that he did not assume everyone in the world is covered in credit card debt too! A book this thorough and yet understandable is hard to find. I read another review that stated this book should be taught in schools, and I totally agree!! Perhaps if it was, so many families would not be in the financial knots that they are today.

Nada Rabie says

If I love something the most, it's the author's deep calm voice. He is just convincing me to keep listening! Well I love the idea that the author wants us to retire inspired, not broke and not to be a burden on our children or grandchildren (which is really important!), and he will make sure to tell you that retirement is not an age, it's a number and a financial status instead. He just keeps repeating this until you start wondering when is this gonna end .

Of course the important stuff then will be: budget and save. Really no other way around this common sense and timeless advice. I actually did get my R:IQ number and would be aiming towards saving that from now on. This book should be read very early in life in order for you to enjoy a "healthy" retirement.

I really loved some of his examples like:

- When he was trying to replicate his grandma's chilli soup, he just got an awful result. The secret for anything is to get the right ingredient, the directions and to practice it first hand and add your own touches for it to be perfect. This he applied it nicely to making a budget, go by the roles then practice and adjust.
- Stock market and investment is like a roller coaster, it has its ups and downs. Don't get freaked of it and don't jump in and out too early. If you persist long enough, you will come to the safe end and discover that overall it was not that bad. It's foolish not to expect the next down turn. And no matter how much you read or meditate, the only way to get the fear of the roller coaster out (and similarly the market) is by riding as much roller coasters as you can(love this one a lot)
- OK for Mortage loan Yaaaay ! But under the condition that the payments make no more than 25% of your income and that you can pay it all in 15 years.
- He talked about really valuable stuff like types of insurance, will, tax management. Really eye opener.
- The best and most outstanding part in my opinion is the last part, where he talked about the importance of building a wealth in relation with your family and other significant people in your life before you retire so that you can actually enjoy your retirement. " no one wants to retire rich and miserable" he said and I can't agree more.

If you hadn't grab your copy yet, do yourself a favor and do. And if you can get it in audio form it will be better, as you can't miss the chance of listening to his deep convincing voice.

Desiree Wills Velazco says

Just like with Dave Ramseys books, I feel like I have to wade through anecdotes and repetitive key phrases just to get to the few nuggets of gold. There are good parts, but you have to get through the other 3/4 of the book to get to those parts.

Melanie says

Since I already own and have read the Dave Ramsay book, my dad gave me this book for Christmas. This isn't a book that's going to tell you what funds to invest in. There are a few concrete, practical suggestions, but mostly this is a book to convince and motivate you to start saving for retirement. Hogan points out that smart retirement saving is something like 20% knowledge and 80% behavior, so I guess the motivational approach is appropriate, but I'm already convinced so I didn't really need the cheerleading. I did like that the book started by encouraging you think about your retirement and set a retirement dream or goal - not a dollar amount, but a vision of what you want your life to be like. I've never thought about it that way. Normally when I think about retirement I just think about all of the articles that say almost no one has enough saved and then I feel guilty and worried about not saving more. Starting with a vision or dream is a much better way to motivate people to start (or keep) saving. Also, Hogan sounds like a really nice guy, so I was happy to pick up the book.

The main thing I take issue with in this book is that Hogan takes the approach that people don't save for retirement because they don't trust putting their money in the stock market/mutual funds. He spends a lot of time talking about why investing your money is a good thing. I think that may be true for a certain audience, but for most of the people I know it's not an issue of trust it's more an issue of setting aside money to save for much later instead of using it for the many expenses we have right now.

This book motivated me to sit down and look at my retirement accounts, and I realized that I'm doing better than I thought I was. I'd say this is a good, basic book for anyone who needs a push getting started on their retirement savings.

Will Lindsey says

Amazing book!

While this book didn't bring a lot of new info to the conversation, it's a great motivator. It propels you toward thinking about what your future should and CAN look like and reminds you of the things you can do to get there.

If I'm honest, you probably came across this book through Dave Ramsey in some form or fashion. What that typically means is you're already doing the things Chris is going to tell you to do. This does not take away from the book's value and overall awesomeness! It simply reinforces that the path you're on does lead to results.

It's easy to forget where you're going, it's easy to put up events in your life that constitute an end of an era (graduating from college, getting married, having kids, etc.). This book challenges you to look at all those events/goals as chapters in your story. It reminds you to stay focused on the end of your story. What do you want it to look like? It challenges you to decide (and talk to your spouse) about what your story can and

could look like.

I can't wait for my wife to read this so we can continue to dream and look to our future and the legacy we intend to leave.

Again...amazing book!

Kate M. Colby says

Thoughtful, practical advice on how to craft your retirement dream, get your finances in order, and plan for retirement and leaving an estate behind. Chris explains complicated concepts in a conversational tone and with helpful anecdotes. Even as someone still at the beginning of her working life, I understand the value of planning ahead and how to logically set myself up for success at an early age. Definitely an inspiring read.

Book Club Babe says

When I heard that Chris Hogan was releasing a book on the subject of retirement, I was immediately hooked. His deep, booming voice and enthusiastic attitude make him an excellent motivational speaker, and inspiration is exactly what people need to feel optimistic about their financial futures, because right now the forecast is pretty bleak, considering these terrifying statistics:

*76% of people in the United States are living paycheck to paycheck.

*45% of working-age households have no retirement savings at all.

*Among people ages 55-64, the average household retirement savings is only \$12,000.

Wake up, everyone! Pensions have all but disappeared, and Social Security is drying up. The only one who can save you from having to eat dog food to stretch dollars in your golden years (a tragically true Chris Hogan anecdote from the book) is YOU.

If I were grading "Retire Inspired" solely on its ability to inspire people to save for retirement, then Chris Hogan would receive 5/5 stars. However, I have to admit that the target audience is primarily for those living paycheck to paycheck with nothing in the bank, not for those of us who are already "winning with money," as Dave Ramsey likes to say.

Unfortunately, this book is too basic for personal finance nerds who are light-years beyond this common sense stuff. Simple concepts like the difference between traditional and Roth IRAs are not even discussed until the second half. I appreciated Hogan's inclusion of both offensive (investing) and defensive aspects of retirement (insurances and estate planning), but I don't need to be told that car leases and reverse mortgages are terrible ideas.

I understand that there are certain subjects that the Ramsey team does not endorse, such as commodities and annuities, but it would have been nice for more educated readers to hear all sides of these debates. And don't get your hopes up over learning more about passive investing and robo-advisors: Ramsey Solutions has a vested interest in endorsing actively managed mutual funds. Bogleheads, you've been warned!

All in all, was I inspired to save for retirement? Absolutely! Did I learn anything new after listening to "The Dave Ramsey" show for years? Not particularly. If you're a newbie to getting control of your finances, I would recommend "Retire Inspired," but for everybody else who's already paying attention to their money, you're better off looking for advice elsewhere.

Jessica says

Retirement is not an old person thing. It's a smart person thing.

If you told me even ten years ago that I would be reading a retirement book right now, not to mention enjoying and recommending it, I would have laughed, rolled my eyes, and argued with you. I grew up with parents who are preachers, so I always thought, "We won't retire" because they would always be preachers. And as a writer, I thought, "I won't retire" because I'll always be a writer. Not to say that I haven't believed in setting aside money for retirement. I am blessed with a husband who has always been very conscious of saving for retirement and being "allergic to debt" as Chris Hogan and Dave Ramsey clan say.

But reading this book has changed my view so much. Retirement doesn't have to mean not working anymore. It means not *having* to work. And all of us want to get there. So this book made me define so much of what I want for myself, my husband and my family as I head into retirement, whatever age that may be.

This is not a book that you get from the library or borrow from a friend. This is a buy book. Because you'll need at multiple stages of your life. You'll need to adjust along the way. You'll need to start young, and continue as you get older. Plus, he gives so much information, that while it could be overwhelming, it also is SUPER important to hold on to.

This will change your mindset about saving, about spending, about age, and so much more. I really enjoyed it and would recommend it all around. And the audiobook, let's just say his voice is authoritative and soothing at the same time! (Thank you, husband, for putting it on my nightstand to stare at me until I picked it up and read/listened.)

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Lindsay Ebersole says

Chris Hogan's book *Retire Inspired* is nothing short of, well...inspiring!! Chris lays out a step-by-step plan for retirement, whether you are starting in your 20's, 30's, or even 60's. There is a chapter for everything from laying the ground work to getting started to enjoying your retirement. Chris demystifies the concept of investing by clearly explaining investment options and giving recommendations. He suggests putting together a team to help you plan for and achieve your ideal retirement number, or R:IQ. The book reads like a novel, with plenty of anecdotes throughout. Some are funny, and some are so serious you'll gasp and think, "Not me!" If you are going to retire someday (aren't we all?), this book is a must-read!

Steve Peifer says

There are many good things in this book. The author is a natural encourager, and his enthusiasm for putting

your financial house in order is contagious. But the term smart enough to be dangerous is very alive here. The author brings his readers to a certain level, and then constantly defaults to 'consulting your financial team' which rings hollow. He gives you a list of questions to ask possible advisers and they are good questions, but most readers will not gain enough in this book to know if the answers you get from said advisors are truthful. A good beginning point and a great book for someone who needs to be inspired to get going for saving for retirement, but there are many better books out there than this one.

Stephanie says

First review: Ok, I'm only on page 43 but I have Concerns. He tells you to complete an assessment on his website, which will tell you how much money you need to retire. I completed the assessment and learned that we can stop saving for retirement **RIGHT THIS MINUTE** and we'll have 3 million dollars available when the time comes. Because I am for sure going to have an annual return of 12% on my retirement savings. So, you know, go me!

Of course, I am taking this with many many huge grains of salt, and I'm sure there will be a lot of information in this book that will be useful and motivating. **HOWEVER**. Telling a 36-year-old with a very average household income that her family is fine to stop saving for retirement seems about a million kinds of irresponsible.

2nd review: Finished. My beef with the assessment calculator aside, this book would be a great one to give to someone who doesn't have retirement on their radar and needs to get a fire lit under them. He's encouraging but also gives some sobering numbers to illustrate what you could be looking at if saving for retirement isn't a priority.

Samantha says

Very basic, lots of good reminders. Builds on Dave Ramsey's Total Money Makeover by fleshing out Baby Step 4 (retirement) a bit more. All good things, lots of nice stories and metaphors. A bit too many sports analogies, but that's just me.

Kathleen Brunnett says

Solid information but a bit too folksy for me.

Brandon says

I purchased this book as part of a special package at a Dave Ramsey Smart Conference. I had never heard Chris Hogan speak before. A good deal of what he spoke about that day (in 1 hour) was in this book, almost verbatim. Stories and all.

If you frequent Dave Ramsey's radio show/podcast, you won't find much new ground here. There are a few

nuggets, but for the most part this is not a book for anyone who has spent any time at all thinking about getting out of debt or retiring. If you have done neither of those things, then you will get value here.

Reading.Between.Wines says

This book was very interesting, and although I'm sure very basic, it taught me a lot. I was never interested in retirement, and frankly find everything a little confusing. I was very happy with the way Chris broke everything down and made it easy to understand.

The only thing that I didn't love about this book was the fact that he assumes that every person in the world is going to get married and have kids. I am not planning on having kids and was personally frustrated that he constantly said things like "when you have a family this will happen". What about the people that aren't going to have kids? We're out here too! ?????

Other than that I was very happy with this book and I loved the stories he tells about other people. They are really a punch to the gut and actually got me interested in retirement which, if you knew me, is very surprising. So thanks for that Chris Hogan. ??
