



## **How to Retire Early: Your Guide to Getting Rich Slowly and Retiring on Less**

*Robert Charlton*

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If you've ever dreamed of retiring early to travel the world, not to mention sleeping in on the occasional Monday simply because you can, then this book is for you. We retired from full-time work at the age of 43 and have been living the good life ever since – and by good life we mean a life rich with travel and adventure rather than luxury and extravagance. 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!

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 you can achieve in your own life. 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.

## How to Retire Early: Your Guide to Getting Rich Slowly and Retiring on Less Details

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## From Reader Review How to Retire Early: Your Guide to Getting Rich Slowly and Retiring on Less for online ebook

### Kara says

**Good plan and advice for most wage slaves. It is possible to retire early. We committed to it 5 years ago and have 5 years to go**

If everyone planned 10, 20 or 30 years out, how much more fulfilling would the 2nd half of their live be compared to the first? Early retirement offers options to the wage slave who doesn't hail from money or have an internet company worth billions. This method of living beneath your means and saving a large percentage of your income goes way back. By putting that savings to work earning you more money, you can eventually live off the interest and earnings. Good luck to all!

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### Kristin says

I thought this was one of the better FIRE books I've read. Filled with very practical advice written in a down-to-earth tone. The amount of personal financial detail that the authors shared allowed me to assess their advice through a compare & contrast perspective. I bookmarked several pages, and I could see going back to this book as a handy reference. The chapter on Health Care will be the one that will become out-of-date the fastest of course.

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### Leslie says

A great resource with the math and investment information to help you set up your finances for an early retirement. Not new information necessary, but well compiled and comprehensive. Highly recommend, even if you aren't planning on retiring "early" since you can still benefit from the information.

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### Ellen says

**Good info on how to retire early.**

I enjoyed reading their strategies for success and will definitely take some of their advice and apply it to my life.

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### Romany says

More relevant to US audiences.

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### **Beth says**

Good, practical advice and highly motivational, since this couple had ordinary jobs. Shows how you can take charge of your financial situation.

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### **Tanel says**

Good examples how to retire early.

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### **Kristin says**

A great reference book for people who are looking to retire early and especially those who want to do that in order to travel more. I've enjoyed reading their blog for awhile now, so was excited when I saw they had published a book. The information is written in a way that is very clear to understand and comes with a lot of spreadsheets and tips for tracking progress and setting goals. Our personal goals are very similar to this couple, so I particularly enjoyed it.

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### **Steve O'neill says**

I didn't learn a lot from this but it's a good book.

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### **Vindy says**

#### **Amazing read**

I am in 30s and this book provided all the detailed information required for early retirement. It seemed like the ultimate guide for me. I have my own spreadsheets but the authors sheet divided into taxable/non-taxable version is great.

Also his portfolio advise for retirement at different ages is great.

I have a very clear idea on how to diversify my savings now.

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### **Barb says**

Overall, a nice job methodically addressing all the issues and approaches one needs to FIRE. I also appreciated how these folks did it on reasonable salaries (usually we get two folks with total incomes over \$200K). While they did benefit greatly in the housing realm (they sold before the market crashed and owned during the run-up), their approaches are still good. Only thing they missed on tax-deferred savings were

talking about 457 plans -- fabulous option if you work for places that have them (although, if you work for a private hospital, 457s are not an option you should explore).

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### **Ken Sharp says**

Overall I liked this book. It has several things going for it that many similar books lack. 1) Using actual financial numbers from the authors' lives was instructive, 2) re-training as a way to boost salary, 3) the authors were unafraid of discussing their financial mistakes, and 4) discussion of finances post-retirement was very useful.

I had a few minor disappointments. I disliked the fixation on traveling after retirement. I understand that the authors have a passion for traveling, but I didn't need a whole chapter of travel tips. Economical post-retirement traveling sounds like a great topic for a separate book.

My other complaint was with the lack of info on using modern technology to track finances/spending. The authors devote much effort discussing making a spreadsheet and updating it with new data once a year as a method for tracking their nest egg. This is a fine method for pre-2000, but given when this book was written, there should have been some serious discussion on using Mint or Personal Capital to get more frequent financial snapshots with much less effort. Full disclosure: the authors did mention Mint briefly in one place.

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### **Samantha says**

Overall a good primer on early retirement. Still relevant even after the great recession. At times I felt like they were talking to a "beginner" audience, but at least it was confirmation that we are on the right track. It did help me flesh out a spreadsheet I had in my head regarding annual scenarios and projections. It also reminded me to look into ETFs (not for us).

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### **Emilie says**

Lots of detail and real world financials included.

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### **Karen says**

I wish this book had existed and I'd have read it a couple decades ago. It's not that it has a lot of new information about saving or investing I hadn't already heard/read/learned about elsewhere. It's that it gives a person hope that early retirement is really possible and do-able, in that the authors share specifically how they did it--without super high paying jobs or an inheritance or lottery win, etc. Reading this made me feel better about my own possibilities, along the lines of "if they did it, so can I" (well, I can't exactly, what with being about a decade older than the authors when they retired, but I feel confident I won't have to work as long as my parents did). I would have liked to see more details about their spending in retirement.

