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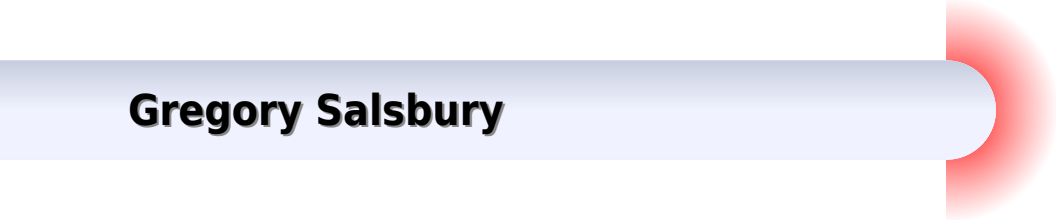


**RETHINKING
THE AMERICAN DREAM
IN A NEW ECONOMY**

GREGORY SALSBUURY, Ph.D.

Retirementology Rethinking The American Dream In A New Economy

Gregory Salsbury



Retirementology Rethinking The American Dream In A New Economy:

Retirementology Gregory B. Salisbury, 2010 **Retirementology : Rethinking the American Dream in a New Economy** Gregory B Salisbury, 2010 Retirementology bridges retirement planning with investor psychology and the market Meltdown of 2008 to produce an entirely new way of thinking about how we spend how we save how we borrow and how we invest Financial mistakes are deeply rooted in human nature but you may be able to overcome them if you understand the breakthrough principles of behavioral economics and apply them in your own retirement planning The bottom line for your bottom line is that retirement can no longer be ignored viewed as a single event relegated to a zone or romanticized Instead you must understand how every spending and financial decision you make from here on can impact the way you will spend your golden years Retirementology attempts to help you do just that Resource description page Retirementology Gregory Salisbury, 2010-04-25 Bonus content What s Your Retirementology I Q included in this digital edition Looking ahead to retirement Depending on your circumstances and your age you may no longer have any margin for error And your emotions and irrational behavior could be perpetuating a dangerous cycle of overspending and rising debt that may shatter whatever vision of retirement you still have Welcome to the world of Retirementology Retirementology bridges retirement planning with investor psychology and the market Meltdown of 2008 to produce an entirely new way of thinking about how we spend how we save how we borrow and how we invest Financial mistakes are deeply rooted in human nature but you may be able to overcome them if you understand the breakthrough principles of behavioral economics and apply them in your own retirement planning Dr Gregory Salisbury identifies some of the classic cognitive biases and behavioral mistakes most of us keep making when it comes to retirement planning For example Why will people drive 45 minutes to use a 2 00 coupon Why won t people sell a poor performing stock just because they inherited it from grandma Why do people spend differently with a credit card than they do with cash Why do people believe that they paid no income taxes because they received a refund You ll learn why the financial meltdown has amplified the impact of these all too human cognitive mistakes and discover ideas for addressing them The bottom line for your bottom line is that retirement can no longer be ignored viewed as a single event relegated to a zone or romanticized Instead you must understand how every spending and financial decision you make from here on can impact the way you will spend your golden years Retirementology attempts to help you do just that Retirement planning right brain versus left brain Why these different areas of the brain impact financial decisions and what to do about it It s real money De layering your finances How to overcome the psychological tricks that separate you from your money Family matters managing financial support decisions for your extended family Choosing between your family or your retirement Get long term smart How longevity inflation volatility and your own expectations impact your retirement goals

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Retirementology Gregory Salsbury, Ph. D.,1900 This is the eBook version of the printed book If the print book includes a

CD ROM this content is not included within the eBook version For millions of people struggling to prepare for retirement today s once in a generation financial meltdown has at best eliminated the margin for error For many it may eliminate the possibility of retirement completely unless they immediately start fixing the mistakes they ve been making in earning spending saving borrowing and investing Those mistakes are rooted deeply in human psychology The best way to overcome them is to understand the breakth

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Table of Contents Retirementology Rethinking The American Dream In A New Economy

1. Understanding the eBook Retirementology Rethinking The American Dream In A New Economy
 - The Rise of Digital Reading Retirementology Rethinking The American Dream In A New Economy
 - Advantages of eBooks Over Traditional Books
2. Identifying Retirementology Rethinking The American Dream In A New Economy
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Retirementology Rethinking The American Dream In A New Economy
 - User-Friendly Interface
4. Exploring eBook Recommendations from Retirementology Rethinking The American Dream In A New Economy
 - Personalized Recommendations
 - Retirementology Rethinking The American Dream In A New Economy User Reviews and Ratings
 - Retirementology Rethinking The American Dream In A New Economy and Bestseller Lists
5. Accessing Retirementology Rethinking The American Dream In A New Economy Free and Paid eBooks
 - Retirementology Rethinking The American Dream In A New Economy Public Domain eBooks
 - Retirementology Rethinking The American Dream In A New Economy eBook Subscription Services
 - Retirementology Rethinking The American Dream In A New Economy Budget-Friendly Options
6. Navigating Retirementology Rethinking The American Dream In A New Economy eBook Formats

- ePub, PDF, MOBI, and More
 - Retirementology Rethinking The American Dream In A New Economy Compatibility with Devices
 - Retirementology Rethinking The American Dream In A New Economy Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Retirementology Rethinking The American Dream In A New Economy
 - Highlighting and Note-Taking Retirementology Rethinking The American Dream In A New Economy
 - Interactive Elements Retirementology Rethinking The American Dream In A New Economy
 8. Staying Engaged with Retirementology Rethinking The American Dream In A New Economy
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Retirementology Rethinking The American Dream In A New Economy
 9. Balancing eBooks and Physical Books Retirementology Rethinking The American Dream In A New Economy
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Retirementology Rethinking The American Dream In A New Economy
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Retirementology Rethinking The American Dream In A New Economy
 - Setting Reading Goals Retirementology Rethinking The American Dream In A New Economy
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Retirementology Rethinking The American Dream In A New Economy
 - Fact-Checking eBook Content of Retirementology Rethinking The American Dream In A New Economy
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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