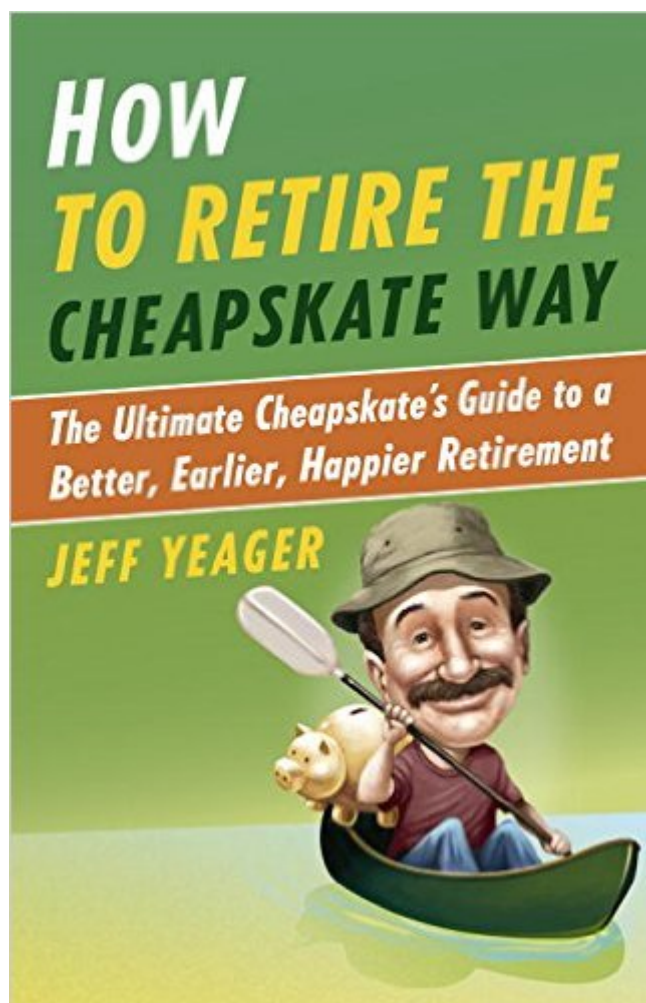


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# How To Retire The Cheapskate Way: The Ultimate Cheapskate's Guide To A Better, Earlier, Happier Retirement



## Synopsis

Unlike most retirement planning and lifestyle books that focus on investing “ or at the other end of the spectrum, on how to get the senior discount on a Grand Slam Breakfast at Denny’s “ this new book from Jeff Yeager, America’s favorite cheapskate, makes the compelling case that you can have a joyous, worry-free retirement by merely spending smart and focusing on what you truly want and expect out of retirement. Combining Yeager’s loveable humor and offbeat anecdotes that have garnered him an ever-growing fan base, *How to Retire the Cheapskate Way* shares with readers hundreds of retirement secrets and tips, including: How to Simple-size Your Way to a Better Retirement The 20 Secret Cheapskate Principles for Retiring Comfortably on Less...Maybe Even on Social Security Alone How to Survive the Medical Maelstrom (without resorting to DIY surgery at home) Plus Dozens of Fun Ways to Both Earn a Little Extra Income During Retirement and Painlessly Cut Your Expenses Yeager, who serves as the official “Savings Expert” for AARP and its 40+ million members, weaves together both everyday practical tips and life-changing financial strategies with the real life stories of frugal retirees as well as people of all ages who are working toward a better, earlier, happier retirement *The Cheapskate Way*.

## Book Information

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## Customer Reviews

I’m something of a cheapskate, frugal person. Or at least I try to be. However after a while the books become repetitive, repeating the same advice on saving a few dollars a month on food/groceries/etc. I’m not trying to be a jerk by saying that, but there are a handful of big things you

can/should do, and that will take care of most of your frugal goals. The big things to work on are things like

1. Get as debt free as possible (pay off consumer debt, mortgage, car payments, etc) and if possible in your area invest in renewable energy (geothermal, solar, etc) so you won't have as many monthly energy bills. Basically if you can buy something and own it rather than rent/lease it, then go for it.
2. Stay in good health. At least in the US, health care can bankrupt you if you actually need it.
3. Find cheap ways to do things (barter, find services on craigslist instead of the yellow pages, buy items out of season or models being phased out, get really good at comparison shopping, etc).
4. Have no dependents (if possible).
5. Move to a low cost of living area (again, if possible).

If you do those 5 things, that alone will take care of 70-80% of your cheapskate goals IMO. Pretty much everything else is filler.

There's nothing in this book that's a startling new flash of insight, but I think Mr. Yeager does a really nice job of putting it all together in a coherent, thoughtful, straightforward, and easy to read reference. I also enjoyed some of the personal stories, including his own. You have to be a little bit careful reading this book, not everyone's capable or willing to go to some of what most people would say are extremes here. I like what another reviewer was saying, this is a realistic book about money, but it's one thing to achieve a financial comfort level, it's another to pay a price that robs you of enjoying the journey. If chopping wood for heat and reading by television and living in a tiny place make you happy while you're creating a 4.5 million estate that you give to charity, that's great, but don't make me feel bad because I happen to like living a little more in the here and now. Did this woman ever see a Broadway show, or take one great vacation, or do one of a thousand things that could have brought her great joy while she was alive? I think there could have been more of a discussion about the sacrifices involved and how it affected these people and their families, relatives, etc. (Sarah, the Smiths are coming over tonight. I hope they don't bring that roadkill ratatouille they made last time, gave me ptomaine . . . ). Overall, I got the sense that the people described are doing what they do from choice, or necessity that becomes a choice. Definitely a great resource book for finding your own bliss.

The key is about how you spend your money rather than investment schemes, as outlined in the first pages of the book. I feel that my father could have written this book because as a man who lived through the 1930s, he used many of the same methods used in this book to live comfortably. He and my mom retired after long careers at a large manufacturing company (so-so wages and small pensions) in their new dream home and traveled all the time. They drove new cars with no car

payments. They made wise choices at every level. They taught by living the example. My father was not a savvy investor in the stock market. He directed that money into his own wise choices that worked for him and my mom. They were frugal - but they lived exactly how they wanted to live. As our society gets dictation from "experts" and investment counselors, what you don't hear or read about is using common sense. Don't spend money you don't have. Live below your means. Stay away from using credit. Choose your mate wisely. A good, easy read. Lots of common sense advice, especially for those of us looking for other information your investment adviser probably won't tell you.

This book is more for people in their 20's or 30's just starting to think about retiring in the future, not for people who are close to retiring and looking for helpful hints to get ready for retiring.

I've read Yeager's other Cheapskate books, and was looking forward to reading this one. I heard the "Million Dollar Mantra" from the Financial Planner my company brought in to talk to us about planning for retirement. Most everyone at my workplace panicked; I just laughed--I didn't believe you actually had to have a million bucks before you retired. It all depends on what you want to DO in retirement, and whether you have spent all your money in advance on "toys" for yourself. I found the chapter on medicare and health insurance most helpful. Also the chapter on wills, living wills, and power of attorney. As I'm considering retiring in the next 5 years or so, this book gave me a lot to think about. I did the math recently, and I'm looking forward to doing what I most love about my job in retirement--just without the Powers That Be (and their egos) interfering all the time. Oh, and I DON'T (and WON'T) have a million dollars saved (lol) but WILL have enough to be happy. What's the difference? Knowing the distinction between "need" and "want", and knowing when "enough" is, quite simply, enough. Thanks Jeff, for a great book!

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