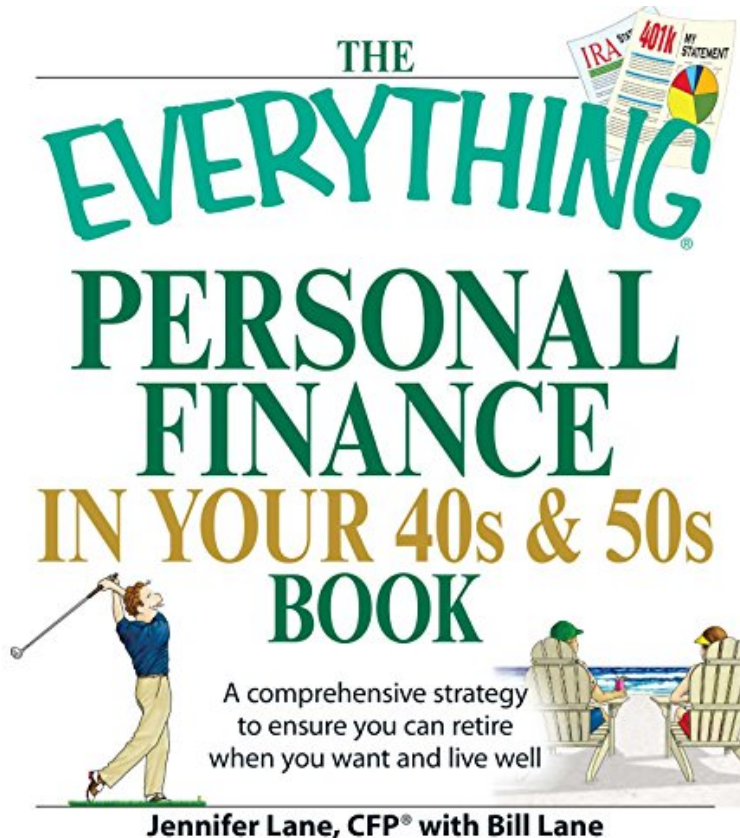



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Every day, more than 10,000 people turn forty in the United States, moving toward retirement without traditional pension plans backing them up. Lacking the safety net that protected their parents and grandparents, they're forced to take the initiative for their own financial security. They need a source of information that doesn't scare them away with insider jargon and intimidating complications. This book will help those who have felt uninformed, intimidated, or excluded from the process, and will simplify difficult topics like budgeting, investing, paying for college while saving for retirement, and helping kids with debt. People will find the essential tools and resources they need to set a course toward retirement and security at this critical stage in life.

About the Author Jennifer Lane, CFP (Boston, MA), is the founder and principal of Compass Planning Associates in Boston. She specializes in pragmatic solutions to the challenges of mid- and later-life financial planning, including clients who are in their 40s and 50s and approaching financial planning for the first time. She is the featured weekly personal finance expert on New England Cable News' BusinessDay. She is a sought-after financial expert, and her advice has been featured on Fox 25 News and WGBH-TV, and in BW and USA Today. Bill Lane (Boston, MA) is an author, editor, and financial journalist. He has covered the economy as a finance reporter in Phoenix and Boston, and he worked as managing editor of the Boston Business Journal.