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Nota di contenuto	Preface. -- Acknowledgments. -- 1. Retire On Your Schedule. -- 1.1. Retirement Options. -- 1.2. Is There a Retirement Crisis? -- 1.3. How Much Do I Need to Retire? -- 1.4. How Long Will it Take Me to Save Enough Money? -- 1.5. Learning Your Own Life Values. -- 2 Analysis Tools and Calculations. -- 2.1. Predictions Based on Average Returns and Inflation. -- 2.2. Spending Models. -- 2.3. Historical Data. -- 2.4. Monte Carlo Simulation. -- 2.5. Historical Simulation and the 4% Rule. -- 3 Live Below Your Means (LBYM). -- 3.1. Spending. -- 3.2. Breaking the Relationship Between Earning and Spending. -- 3.3. Establishing Budget Projections. -- 3.4. Credit Cards. -- 3.5. Increasing Earnings. -- 4 Emergency Funds and Insurance (First Take Care of Stability). -- 4.1. Medical Insurance and Healthcare Budgets. -- 4.2. Emergency Fund. -- 4.3. Personal Financial Concerns. -- 4.4. Documents. -- 5 Investment Instruments. -- 5.1. Bonds. -- 5.2. Stocks. -- 5.3. Real Estate. -- 5.4. Annuities. -- 5.5. Defined Benefit Plans (Pensions). --

5.6. Cash and Certificates of Deposit. -- 5.7. Social Security. -- 5.8. Mutual Funds. -- 5.9. Exchange-Traded Funds (ETFs). -- 5.10. Commodities. -- 6 Your Investment Plan. -- 6.1. Eliminate "Bad<U+009d> Debt. -- 6.2. Investment Issues. -- 6.3. Tax-Advantaged Accounts and Free Money. -- 6.4. Taxable Investments. -- 6.5. House--Purchase or Rent? -- 6.6. Mortgage Payoff Decision. -- 6.7. Taxes. -- 7 What Will I Do When I Retire? -- 7.1. Work Part-Time. -- 7.2. Travel. -- 7.3. Volunteer. -- 7.4. Recreation and Leisure. -- 7.5. Health and Self-Improvement. -- 8 Final Issues. -- 8.1. Before You Leave the Building. -- 8.2. Where to Live. -- 8.3. Sources of Income. -- 8.4. Taxes. -- 8.5. Rebalancing. -- 8.6. Heirs. -- Appendix A: Web Site URLs: Information, Online Calculators and Software. -- Appendix B: Fundamental Financial Equations. -- Appendix C: Longevity Table. -- Index. -- About the Author.

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## Sommario/riassunto

A practical retirement planning resource for engineers, scientists, and mathematicians In 1995, Dr. Mike Golio, an electrical engineer, became seriously interested in planning for early retirement. In 2003, at the age of 49, he and his wife achieved their goal of financial independence and retired. Engineering Your Retirement is an outgrowth of his research. Whether retirement is imminent or many years off, this valuable guide's straightforward, analytical approach to financial independence answers the critical questions to achieving successful, comfortable, and meaningful retirement. Written specifically for professionals in the engineering, science, and math fields, Engineering Your Retirement examines such important questions as: \* How much money will I need to retire? \* How long will it take for me to accumulate it? \* What types of post-retirement activities are available to technical professionals? Engineering Your Retirement discusses financial independence from the unique cultural view of the technical professional and features many charts, graphs, analytical tools, and equations to help present the financial nuts-and-bolts of retiring in a logical and analytical manner. It offers practical, firsthand advice from an industry expert on: \* Effectively budgeting for investments \* Planning for health insurance \* Choosing a retirement community \* Building up a cash/bond ladder \* Considering inflation \* Portfolio requirements \* Investment allocations \* Paying off a mortgage \* And much more!

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