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# Introduction

Have you paid a late fee on a credit card or bounced a check in the past year? Did you misplace a bill, a statement, or some other financial record that you desperately needed to find? Are you confused about how much insurance you should buy, which health plan you should choose, the right way to save for college or retirement?

Do you ever wish you could spend less time worrying about money?

If so, you're in good company.

People today have to make a lot more financial decisions and keep track of far more details than they did even a generation ago. Instead of one health care plan, you may have to choose from half a dozen—or you may have no insurance at all. Instead of a traditional pension plan provided by an employer, you probably have to save for retirement on your own—and figure out how much to contribute, where to invest the contributions, and eventually how to take your money out. Instead of a credit card or two, you have access to literally tens of thousands of options, all with different rates, terms, and due dates. Even mortgages, which used to come in one basic flavor—fixed rate, for 30 years—have multiplied into a bewildering array of alternatives.

At the same time, the penalties for making mistakes seem to be escalating every day. It's not just that late fees, bounced-check charges, and over-limit penalties are skyrocketing. There are bigger issues. Choose the wrong health coverage, for example, and you could become one of the hundreds of thousands of people each year who have to file bankruptcy, in part because of medical reasons. Mess up on your retirement, and you could be working well past the age when your peers are on the golf course.

If you're like most people, all of this is simply overwhelming. Even if you do have time to research and understand all your options, you probably feel like you don't have time to properly manage every aspect of your finances the way you'd like while still holding down a job, caring for a family, and enjoying a minute or two of leisure time every once in a while.

The good news is that there is hope. You can winnow down your choices, streamline your financial systems, and take control of your money. A few hours spent with this book and a little time invested in today's personal finance technology can put you on track for your goals and alleviate your anxiety about the details that could otherwise trip you up.

Let's get started.