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# Start Late Finish Rich A No Fail Plan For Achievi

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Summary: Start Late, Finish Rich  
Smart Women Finish Rich, Expanded and Updated  
Start Late, Finish Rich  
The Secret Language of Money: How to Make Smarter Financial Decisions and Live a Richer Life  
The Automatic Millionaire, Expanded and Updated  
Die with Zero  
The Automatic Millionaire Workbook  
The Finish Rich Dictionary  
The Pillars of the Earth  
Start Late, Finish Rich (Canadian Edition)  
Wuthering Heights  
The Merchant of Venice  
The Automatic Millionaire Homeowner, Canadian Edition  
Beautiful Disaster Signed Limited Edition  
What It Takes To Be Free  
Fight For Your Money  
Smart Couples Finish Rich, Canadian Edition  
It Ends with Us  
The Latte Factor  
1001 Financial Words You Need to Know  
Start Late, Finish Rich  
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The David Story: A Translation with Commentary of 1 and 2 Samuel  
Go Green, Live Rich  
Smart Women Finish Rich  
Start Over, Finish Rich  
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Girl, Get Your Credit Straight!  
Start Late, Finish Rich : a No-fail Plan for Achieving Financial Freedom at Any Age  
Nine Steps to Financial Freedom  
Start Over, Finish Rich  
The Inheritance Games  
Debt Free For Life  
Smart Couples Finish Rich, Revised and Updated  
Drawdown  
The Seven Husbands of Evelyn Hugo  
Millionaire by Thirty  
The Automatic Millionaire

The Finish Rich Workbook  
The Automatic Millionaire Homeowner

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## MICHAELA JAMARCUS

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### **Summary: Start Late, Finish Rich** Modern Library

Many women, whether they've managed million-dollar budgets at work or managed kids, bills, and car payments at home, feel at a loss when it comes to figuring out their finances. Now, in *Smart Women Finish Rich*, renowned financial adviser David Bach gives women the tools and the program they need to create a rich future. Whether you're working with a few dollars a week or a significant inheritance, Bach's seven-step program can provide a huge payoff. *Smart Women Finish Rich* will put you in control of your finances and your future. "David Bach is a financial genius with a passion for helping women get rich. Read this book--and prosper!" --Laurie Beth Jones, bestselling author of *Jesus CEO* "Finally, a book for women that talks about money in a way that makes sense. David Bach is not just an expert in managing money--he's the ultimate motivational coach for women. I can't recommend this book enough. It's a must-read!" --Barbara DeAngelis, Ph.D., bestselling author of *Real Moments* "Finally, a financial planning guide that addresses the unique issues that women face today. But what I like the most is that David starts with the most important principle: aligning your money with your values." --Harry S. Dent, Jr., bestselling author of *The Roaring 2000s* From the Trade Paperback edition.

*Smart Women Finish Rich, Expanded and Updated* Doubleday Canada

This is one of Shakespeare's darkest comedies, for the romantic story of a young man, Bassanio, who has squandered his fortune and must borrow money to woo the wealthy lady he loves is set against the more disturbing story of the Jewish moneylender Shylock and his demand for the "pound of flesh" owed him by the Venetian merchant, Antonio. Here pathos and farce combine with moral complexity and romantic entanglement to display the extraordinary power and range of Shakespeare at his best. Each Edition Includes: • Comprehensive explanatory notes • Vivid introductions and the most up-to-date scholarship • Clear, modernized spelling and punctuation, enabling contemporary readers to understand the Elizabethan English • Completely updated, detailed bibliographies and performance histories • An interpretive essay on film adaptations of the play, along with an extensive filmography

*Start Late, Finish Rich* Doubleday Canada

If money were about math, none of us would be carrying any debt. The numbers are simple. What's complicated is what we do with money. We use money to soothe our feelings and buy respect, to show how much we care or how little. We don't simply earn, save, and spend money: we flirt with it, crave it, and scorn it; we punish and reward ourselves with it. Without realizing it, we give money meaning it doesn't really have—what former psychiatrist and current business coach David Krueger calls our "money story." And in the process of playing out that money story, we often sacrifice the most important things in our life: our health, freedom, relationships, and happiness. What is your money story? Do you consistently spend more than you have? Do you follow the herd in your

investments—even though you know the herd is usually wrong? Have you neglected to save for the future, even when you have the means? Do you feel controlled or shackled by debt? Is your money somehow never "enough"? Is money, or the lack of it, always on your mind? *The Secret Language of Money* is a guided tour to the subconscious meanings we give money, the conflicted ways our brains deal with money, the reasons we tend to make the same money mistakes over and over—and most importantly, how you can change all that. A brilliant blend of cutting-edge science and real-world application, *The Secret Language of Money* helps you rewrite your money story and find that elusive balance of wealth, health, and joy we all seek.

*The Secret Language of Money: How to Make Smarter Financial Decisions and Live a Richer Life* Currency

Let 2010 Set You on the Path to Wealth. Believe it or not, recessions make millionaires! Will you be one? In *Start Over, Finish Rich*, America's best-loved financial expert, David Bach, explains that 2010 will be the best opportunity for building wealth we have seen in decades. And, as the economy recovers, you must be set up to recover with it. Bach's easy, take-action plan will show you how. *Start Over, Finish Rich* supplies the ten crucial moves you must make in 2010 to get back on track and recapture your dreams of a richer future. Learn how to: \* Get out of debt \* Fix your credit \* Rebuild your 401k plan \* Improve your 529 Plan \* Take smart risks \* Reorganize your financial life for the high tech age \* Update your real estate plan \* Change your thinking about money \* Recommit to wealth As Bach says, "A recession is a terrible thing to waste—so don't waste this one! Use it instead to get rich." Read *Start Over, Finish Rich* and let David Bach put you and your family back on the path to financial freedom.

**The Automatic Millionaire, Expanded and Updated** Doubleday Canada

In this "brave and heartbreaking novel that digs its claws into you and doesn't let go, long after you've finished it" (Anna Todd, *New York Times* bestselling author) from the #1 *New York Times* bestselling author of *All Your Perfects*, a workaholic with a too-good-to-be-true romance can't stop thinking about her first love. Lily hasn't always had it easy, but that's never stopped her from working hard for the life she wants. She's come a long way from the small town where she grew up—she graduated from college, moved to Boston, and started her own business. And when she feels a spark with a gorgeous neurosurgeon named Ryle Kincaid, everything in Lily's life seems too good to be true. Ryle is assertive, stubborn, maybe even a little arrogant. He's also sensitive, brilliant, and has a total soft spot for Lily. And the way he looks in scrubs certainly doesn't hurt. Lily can't get him out of her head. But Ryle's complete aversion to relationships is disturbing. Even as Lily finds herself becoming the exception to his "no dating" rule, she can't help but wonder what made him that way in the first place. As questions about her new relationship overwhelm her, so do thoughts of Atlas Corrigan—her first love and a link to the past she left behind. He was her kindred spirit, her protector. When Atlas suddenly reappears, everything Lily has built with Ryle is threatened. An honest, evocative, and tender novel, *It Ends with Us* is "a glorious and touching read, a forever keeper. The kind of book that gets handed down" (*USA TODAY*).

**Die with Zero** Currency

With the help of a #1 New York Times bestselling author and finance expert, set your finances right with these updated tactics and practices Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his New York Times business bestsellers *Financial Peace* and *More than Enough*, he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right—financially, emotionally, and spiritually. In this new edition of *Financial Peace*, Ramsey has updated his tactics and philosophy to show even more readers: • how to get out of debt and stay out • the KISS rule of investing—"Keep It Simple, Stupid" • how to use the principle of contentment to guide financial decision making • how the flow of money can revolutionize relationships With practical and easy to follow methods and personal anecdotes, *Financial Peace* is the road map to personal control, financial security, a new, vital family dynamic, and lifetime peace.

*The Automatic Millionaire Workbook* Business Plus

"Liberty is slow fruit. It is never cheap; it is made difficult because freedom is the accomplishment and perfectness of man." — Ralph Waldo Emerson This book is for people who also believe personal freedom is the most important thing in life. In our free world, we can do what want, spend time with people we like, and have a career that gives us joy. And yet, we don't use our freedom. Why is that? The problem is that we're held captive by ourselves. On a deeper level, we all strive for the same thing: To be free. It's in our nature. Every human has the desire and the need to be free. What It Takes To Be Free will lead you on the path to personal freedom. It's a highly practical guide that's based on timeless wisdom and personal experience. You're the ruler of your own kingdom. You can do anything you want, spend time with people you like, and have a career that you love. If you're willing to do what it takes, you will be free to do those things.

The Finish Rich Dictionary OUP USA

• New York Times bestseller • The 100 most substantive solutions to reverse global warming, based on meticulous research by leading scientists and policymakers around the world "At this point in time, the Drawdown book is exactly what is needed; a credible, conservative solution-by-solution narrative that we can do it. Reading it is an effective inoculation against the widespread perception of doom that humanity cannot and will not solve the climate crisis. Reported by-effects include increased determination and a sense of grounded hope." —Per Espen Stoknes, Author, *What We Think About When We Try Not To Think About Global Warming* "There's been no real way for ordinary people to get an understanding of what they can do and what impact it can have. There remains no single, comprehensive, reliable compendium of carbon-reduction solutions across sectors. At least until now. . . . The public is hungry for this kind of practical wisdom." —David Roberts, Vox "This is the ideal environmental sciences textbook—only it is too interesting and inspiring to be called a textbook." —Peter Kareiva, Director of the Institute of the Environment and Sustainability, UCLA In the face of widespread fear and apathy, an international coalition of researchers, professionals, and scientists have come together to offer a set of realistic and bold solutions to climate change. One hundred techniques and practices are described here—some are well known; some you may have never heard of. They range from clean energy to educating girls in

lower-income countries to land use practices that pull carbon out of the air. The solutions exist, are economically viable, and communities throughout the world are currently enacting them with skill and determination. If deployed collectively on a global scale over the next thirty years, they represent a credible path forward, not just to slow the earth's warming but to reach drawdown, that point in time when greenhouse gases in the atmosphere peak and begin to decline. These measures promise cascading benefits to human health, security, prosperity, and well-being—giving us every reason to see this planetary crisis as an opportunity to create a just and livable world.

**The Pillars of the Earth** Currency

Let David Bach show you a whole new way to prosper—by going green Internationally renowned financial expert and bestselling author David Bach has always urged readers to put their financial lives in line with their values. But what if your values are a cleaner and greener earth? Most people think that "going green" is an expensive choice they can't afford. Bach is here to say that you can have both: a life in line with your green values and a million dollars in the bank. *Go Green, Live Rich* outlines fifty ways to make your life, your home, your shopping, and your finances greener—and get rich trying. From driving the right car to making your home energy smart, Bach offers ways to improve the environment while you spend less, save more, earn more, and pay fewer taxes. Best of all, he shows you exactly how to take advantage of the "green wave" in personal finance without the difficult work of evaluating individual stocks. What's more, he will get you thinking about a green business of your own so you can help the world along as it is changing for the better. David Bach is on a mission to teach the world that you can live a great life by living a green life. With *Go Green, Live Rich*, you can live in line with your eco-values on the road to financial freedom.

*Start Late, Finish Rich (Canadian Edition)* North Eagle Publishing

The must-read summary of David Bach's book: "Start Late, Finish Rich: A No-Fail Plan for Achieving Financial Freedom at Any Age". This complete summary of the ideas from David Bach's book "Start Late, Finish Rich" shows that it is never too late to take control of your financial situation and end up rich. The author explains that there are five key strategies for financial freedom and explores each one in turn. This book offers no-nonsense advice that anyone can apply to save money, earn more and make the right investments. Added-value of this summary: • Save time • Understand the key strategies • Expand your financial knowledge To learn more, read "Start Late, Finish Rich" and find out how you can start taking action today to reach financial freedom.

Wuthering Heights McGraw Hill Professional

With this essential companion to the automatic #1 national bestseller, you can put pencil to paper and make your seven-figure dreams come true! *The Automatic Millionaire* rocketed to instant bestseller status because in its pages America's best-loved money coach, David Bach, delivered a uniquely foolproof, hassle-free plan for achieving financial security even if you have zero willpower. Now *The Automatic Millionaire Workbook* lets you tailor that strategy to your own financial life in a line-by-line personal plan. The workbook features: The five questions that determine with 90 percent certainty if you will be an Automatic Millionaire Charts and checklists for paying down debt while you save A clear path for any renter to become a home owner Worksheets to set savings goals and meet them, no matter how much you make A game plan for paying off mortgages early The one crucial step that guarantees your financial plan will succeed Details on where to invest, what phone calls to

make, and exactly what to say when automating your financial future. Along the way, you will be inspired by stories of ordinary Americans from all walks of life who are becoming Automatic Millionaires. The Automatic Millionaire Workbook makes it easier than ever for you to put your financial life on autopilot and finish rich --without a budget. You've dreamed it, now write it and do it. The rest is automatic!

#### **The Merchant of Venice** Crown Business

Most people know that there are 70 million Baby Boomers in America today....but what is less known is that there are approximately 100 million people in America between the ages of 16 and 30. This generation has just entered, or will soon be entering the work force. And they have no idea how to invest, save, or handle their money. Young people today come out of school having had little or no formal education on the basics of money management. Many have large debts from student loans looming over their heads. And many feel confused and powerless when their pricey educations don't translate into high paying jobs. They feel that their \$30,000-\$40,000 salary is too meager to bother with investing, and they constantly fear that there will be "too much month left at the end of their money." Douglas R. Andrew has shown the parents of this generation a different pathway to financial freedom. Now Doug and his sons, Emron and Aaron - both of whom are in their mid-20s - show the under-30 crowd how they can break from traditional 401k investment plans and instead can find a better way by investing in real estate, budgeting effectively, avoiding unnecessary taxes and using life insurance to create tax-free income. With the principles outlined in *Millionaire by Thirty*, recent graduates will be earning enough interest on their savings to meet their basic living expenses by the time they're 30. And by the time they're 35, their investments will be earning more money than they are, guaranteeing them a happy, wealthy future.

[The Automatic Millionaire Homeowner, Canadian Edition](#) W. W. Norton & Company

A war for your money is raging and it is time to fight back! In a book that will forever change how you spend your hard earned money, America's favorite financial coach, David Bach, shows you how to save thousands of dollars every year by taking on the "corporate machines." In these times when every dollar counts, big businesses are using dishonest tricks to rip you off, making themselves billions while they keep you living paycheck to paycheck. David Bach knows that until you learn to fight for your money, you will overpay for almost everything you buy. In *Fight for Your Money*, he gives you the tools to FIGHT BACK and WIN. Bach shows you how every dollar you spend is really a battle between you and the businesses—and the government—who want to take it as profit. When you know how the system is rigged –the extra points, the hidden fees, the late charges, the unused tax breaks, the escalating rates—you can fight back against the pickpockets and save literally thousands every year—money in your pocket that can help you live your dreams. *Fight for Your Money* shows how you are being taken on your cell phone contract, cable bill, car purchase, credit card, life insurance, healthcare, 401(k) plan, airfare, hotel bills, and much more. Bach gives you all the tools you need to fight back, with websites, phone numbers, sample letters and real-life stories of ordinary people who have fought for their money and won. You'll learn how to: Beat the credit card companies at the games they play that cost you thousands annually in interest and fees Make your bank accounts work for you with higher yields and lower fees Save thousands by pre-paying college tuition at TODAY's prices Raise your credit score and pay thousands less in mortgage

interest Cut your life insurance premiums in half by making one call Save hundreds on air travel, hotels, and car rentals—just by being an informed consumer Avoid huge rip-offs like bank-issued gift cards, medical credit cards, 401(k) debit cards, and sneaky renewals of your cell-phone plan. David Bach knows that when you are being taken financially, you work harder than you have to, for longer than you need to. This book helps you fight for your money, so you can live your life doing what you really want to do.

*Beautiful Disaster Signed Limited Edition* Simon and Schuster

THE MILLION-COPY NEW YORK TIMES, BUSINESS WEEK, WALL STREET JOURNAL AND USA TODAY BESTSELLER IS BACK - COMPLETELY UPDATED! With over ONE MILLION copies sold - *Smart Women Finish Rich* is one of the most popular financial books for women ever written. A perennial bestseller for over two decades, now Bach returns with a completely updated, expanded and revised edition, *Smart Women Finish Rich*, to address the new financial concerns and opportunities for today's women. Whether you are just getting started in your investment life, looking to manage your money yourself, or work closely with a financial advisor, this book is your proven roadmap to the life you want and deserve. With *Smart Women Finish Rich*, you will feel like you are being coached personally by one of America's favorite and most trusted financial experts. The *Smart Women Finish Rich* program has helped millions of women for over twenty years gain confidence, clarity and control over their financial well-being--it has been passed from generations to generation -- and it now can help you.

#### **What It Takes To Be Free** Currency

"A masterpiece of contemporary Bible translation and commentary."—Los Angeles Times Book Review, Best Books of 1999 Acclaimed for its masterful new translation and insightful commentary, *The David Story* is a fresh, vivid rendition of one of the great works in Western literature. Robert Alter's brilliant translation gives us David, the beautiful, musical hero who slays Goliath and, through his struggles with Saul, advances to the kingship of Israel. But this David is also fully human: an ambitious, calculating man who navigates his life's course with a flawed moral vision. The consequences for him, his family, and his nation are tragic and bloody. Historical personage and full-blooded imagining, David is the creation of a literary artist comparable to the Shakespeare of the history plays.

[Fight For Your Money](#) Doubleday Canada

David Bach has a plan to help you live and finish rich—no matter where you start So you feel like you've started late? You are not alone. What if I told you that right now as you flip through this book, 70% of the people in the store with you are living paycheck to paycheck? What if I told you that the man browsing the aisle to your left owes more than \$8,000 in credit card debt? And the woman on your right has less than \$1,000 in savings? See? You're really not alone. Unfortunately, the vast majority of people who've saved too little and borrowed too much will never catch up financially. Why? Because they don't know how. You can start late and finish rich—but you need a plan. This book contains the plan. It's inspiring, easy to follow, and is based on proven financial principles. Building a secure financial future for yourself isn't something you can do overnight. It will take time and it will take work. But you can do it. I know. I've helped millions of people get their financial lives together—and I can help you. Spend a few hours with me—and let me challenge you. Give me a

chance to become your coach. Just because you started late doesn't mean you are doomed to an uncertain future. Whether you're in your thirties, forties, fifties, or beyond, there is still time to turn things around. It's never too late to live and finish rich. All it takes is the decision to start. —David Bach

Is it too late for me to get rich? Over and over, people share their fears with David Bach, America's leading money coach and the number-one national best-selling author of *The Automatic Millionaire*. "If only I had started saving when I was younger!" they say. "Is there any hope for me?" There IS hope, and help is here at last! In *Start Late, Finish Rich*, David Bach takes the "Finish Rich" wisdom that has already helped millions of people and tailors it specifically to all of us who forgot to save, procrastinated, or got sidetracked by life's unexpected challenges. Whether you are in your thirties, forties, fifties, or even older, Bach shows that you really can start late and still live and finish rich – and you can get your plan in place fast. In a motivating, swift read you learn how to ramp up the road to financial security with the principles of spend less, save more, make more – and most important, LIVE MORE. And he gives you the time tested plan to do it. The *Start Late, Finish Rich* promise is bold and clear: Even if you are buried in debt – there is still hope. You can get rich in real estate – by starting small. Find your "Latte Factor" – and turbo charge it to save money you didn't know you had. You can start a business on the side – while you keep your old job and continue earning a paycheck. You can spend less, save more and make more – and it doesn't have to hurt. David Bach gives you step-by-step instructions, worksheets, phone numbers and website addresses --everything you need to put your *Start Late* plan into place right away. And he shares the stories of ordinary Americans who have turned their lives around, at thirty, forty, fifty, even sixty years of age, and are now financially free. They did it, and now it's your turn. With David Bach at your side, it's never too late to change your financial destiny. It's never too late to live your dreams. It's never too late to be free.

*Smart Couples Finish Rich, Canadian Edition* Currency

The #1 bestselling author presents his most important book since *The Automatic Millionaire* and gives Canadians the knowledge, the tools, and the mindset to get out of debt — forever. Whether you are working off student loans or trying to meet the minimum balance on your credit card bill, you are probably worried every time you open your mailbox. With salaries frozen and layoffs looming, how will you ever be able to pay down that debt, let alone retire in peace? Here, David Bach offers a new philosophy made for our times, a paradigm-shifting approach to finance that teaches you how to pay down your debt and adopt a whole new way of living. If you have debt, you can be rich but still not free. When you pay down your debt, you reach Freedom Day, that glorious moment when you need a lot less money just to live. On that day, you are truly free. You can have a smaller nest egg and still retire, perhaps even earlier than you expected. With his trademark motivational energy and take-action step by step advice, Bach helps you revolutionize your finances. In these lean times, it's still possible to live your financial dreams. Let David Bach show you how.

*It Ends with Us* Broadway

Do you know what a balloon payment or a credit score is? A Sharpe ratio? A market-timer?

Unfortunately, most people do not know these and many other important financial terms--until it is too late. In *The Finish Rich Dictionary*, best-selling author David Bach defines and demystifies the

language of finance, giving readers the power to understand their finances, manage their money more effectively, and plan for their future. This compact volume provides clear definitions (with frequent sample sentences and occasional usage notes) for terms such as "adjustable rate mortgage," "consumer price index," "Fannie Mae," "keiretsu," "Latte factor," "monetarism," "narrow money," "no-load," "Patriot bond," "rack rent," "Roth IRA," "Sallie Mae," "stagflation," "tiger economy," "value stock," "white goods," and "zaibatsu." In addition to the essential 1001 words, the book also includes many explanatory essays about important (and often confusing) topics. Readers can learn if they have a credit card problem and, if so, how to solve it. Other essays shed light on how to buy a home, the top ten money mistakes people make, understanding your credit score, how to hire a financial advisor, and how to plan for retirement. Finally, the book includes a list of common financial equations, an interest rate calculator table, and an extensive listing of books for further reading, making *The Finish Rich Dictionary* a truly practical all-around financial guide and reference book. Whether you are a business school student or a homeowner taking out a mortgage, *The Finish Rich Dictionary* is the ideal companion to the complex world of money and finance.

*The Latte Factor* Oxford University Press, USA

Canadian Edition, revised and updated From first-time newlyweds to people on their second marriage, couples face an overwhelming task when it comes to money management. Internationally renowned financial advisor and bestselling author David Bach knows that it doesn't have to be this way. In *Smart Couples Finish Rich*, he provides couples with easy-to-use tools that cover everything from credit-card management to investment advice to long-term care. From this updated, newly revised Canadian edition, couples will learn how to work together as a team to identify their core values and dreams, and to create a financial plan that will allow them to achieve security, provide for their family's future financial needs, and increase their income.

*1001 Financial Words You Need to Know* Penguin UK

No Matter Where You Start, David Bach Can Help You Live and Finish Rich With his national bestsellers *Smart Women Finish Rich* and *Smart Couples Finish Rich*, renowned financial advisor and educator David Bach has taught millions of people of all ages and incomes how to take control of their financial future. His message, that the key to building wealth is "values first, stuff second," has inspired people all over the world. Now, *The Finish Rich Workbook* gives couples and singles alike a new opportunity to tailor his advice for their individual circumstances. Combining the down-to-earth, jargon-free approach that has made him so popular with the hands-on practicality of a workbook, this new addition to the *Finish Rich* series is like having a one-on-one session with David Bach. You will learn how to:

- Use the power of the *Latte Factor*™, David Bach's international recognized approach to building wealth on a few dollars a day.
- Apply the *Debt Free Solution*™, a powerful way to reduce debt quickly and repair your credit in the process.
- Organize your financial life in minutes with the *FinishRich Inventory Planner*™ and File Folder system, including a pull-out summary of where you stand financially.
- Craft a personalized *FinishRich QuickStart*™ plan—a to-do list for today, this month, and this year, so you can get started right away.
- Find the perfect financial advisor by using the *FinishRich Advisor Questionnaire*™ to find, interview, screen, and score an advisor before you hire them. Whether you're working with a few dollars a week or quite a bit more, Bach's nine-step program will help you put the *Finish Rich* wisdom right to work for you.