



Retirementology: Rethinking the American Dream in a New Economy

Gregory Salsbury

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“A superb introduction to the necessary financial planning no American over 40 can afford to ignore.”

Publishers Weekly

“It’s time for many individual investors to make some hard choices. Baby Boomers are learning to deal with the fact that they really can’t have it all—at least not all at once. *Retirementology* is a great guide to helping them think through their plans for living, saving, and spending.”

Marion Asnes, Editor in Chief, *Financial Planning* magazine

“*Retirementology* applies behavioral finance to retirement planning and finds we all could be doing a lot better when it comes to making decisions about retirement. But don’t despair: Not only does Dr. Salsbury crisply describe our self-destructive financial behavior, he offers much more—namely, ways we can improve financial decisions. The book is a real contribution to both behavioral finance and the field of retirement planning.”

David Adler, author of *Snap Judgment*

“*Retirementology* is an entertaining, yet sobering, journey through the cognitive errors and social biases harming our current and future lifestyles. Dr. Salsbury’s book is not just for retirees or those soon to retire—the earlier you read it, the better you can live!”

John Nofsinger, Ph.D., Associate Professor of Finance, Washington State University, and author of *The Psychology of Investing*

Looking ahead to retirement? Depending on your circumstances and your age, you may no longer have any margin for error. And your emotions and irrational behavior could be perpetuating a dangerous cycle of overspending and rising debt that may shatter whatever vision of retirement you still have. Welcome to the world of *Retirementology*.

Retirementology bridges retirement planning with investor psychology and the market Meltdown of 2008 to produce an entirely new way of thinking about how we spend, how we save, how we borrow, and how we invest. Financial mistakes are deeply rooted in human nature, but you may be able to overcome them—if you understand the breakthrough principles of behavioral economics and apply them in your own retirement planning.

Dr. Gregory Salsbury identifies some of the classic cognitive biases and behavioral mistakes most of us keep making when it comes to retirement planning. For example: *Why will people drive 45 minutes to use a \$2.00 coupon? Why won’t people sell a poor performing stock just because they inherited it from grandma? Why do people spend differently with a credit card than they do with cash? Why do people believe that they paid no income taxes because they received a refund? You’ll learn why the financial meltdown has amplified the impact of these all-too-human cognitive mistakes and discover ideas for addressing them.*

The bottom line for your bottom line is that retirement can no longer be ignored, viewed as a single event, relegated to a “zone,” or romanticized. Instead, you must understand how every spending and financial decision you make from here on can impact the way you will spend your golden years. *Retirementology*

attempts to help you do just that.

Retirement planning: right brain versus left brain

Why these different areas of the brain impact financial decisions--and what to do about it

It's real money! "De-layering" your finances

How to overcome the psychological tricks that separate you from your money

Family matters: managing financial support decisions for your extended family

Choosing between your family or your retirement

Get "long-term smart"

How longevity, inflation, volatility, and your own expectations impact your retirement goals

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From reader reviews:

Debra Riggs:

Spent a free the perfect time to be fun activity to complete! A lot of people spent their free time with their family, or all their friends. Usually they doing activity like watching television, planning to beach, or picnic from the park. They actually doing ditto every week. Do you feel it? Do you wish to something different to fill your own free time/ holiday? May be reading a book might be option to fill your free of charge time/ holiday. The first thing that you'll ask may be what kinds of reserve that you should read. If you want to consider look for book, may be the publication untitled Retirementology: Rethinking the American Dream in a New Economy can be excellent book to read. May be it is usually best activity to you.

Cora Blanchette:

The reason why? Because this Retirementology: Rethinking the American Dream in a New Economy is an unordinary book that the inside of the e-book waiting for you to snap this but latter it will distress you with the secret it inside. Reading this book alongside it was fantastic author who write the book in such wonderful way makes the content inside of easier to understand, entertaining method but still convey the meaning totally. So , it is good for you for not hesitating having this ever again or you going to regret it. This excellent book will give you a lot of rewards than the other book include such as help improving your skill and your critical thinking means. So , still want to hesitate having that book? If I were you I will go to the e-book store hurriedly.

Jonathan Thurman:

The book untitled Retirementology: Rethinking the American Dream in a New Economy contain a lot of information on it. The writer explains her idea with easy way. The language is very clear and understandable all the people, so do not worry, you can easy to read the item. The book was compiled by famous author. The author gives you in the new period of time of literary works. It is easy to read this book because you can keep reading your smart phone, or program, so you can read the book inside anywhere and anytime. If you want to buy the e-book, you can available their official web-site along with order it. Have a nice examine.

Allen Yopp:

This Retirementology: Rethinking the American Dream in a New Economy is new way for you who has attention to look for some information mainly because it relief your hunger of information. Getting deeper you on it getting knowledge more you know or perhaps you who still having small amount of digest in reading this Retirementology: Rethinking the American Dream in a New Economy can be the light food to suit your needs because the information inside this particular book is easy to get by simply anyone. These books develop itself in the form that is certainly reachable by anyone, yes I mean in the e-book type. People who think that in reserve form make them feel drowsy even dizzy this guide is the answer. So there is not any in reading a e-book especially this one. You can find actually looking for. It should be here for an

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