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**Book Review: How Much is Enough?**

By Kristin Donahue

Book Review: How Much is Enough? Balancing Today's Needs with Tomorrow's Retirement Goals

Author: Diane McCurdy

There are a slew of financial books out there - they cover niches ranging from saving for your child's education to stock trading to finding the secret to becoming rich. What McCurdy does, that I have not seen elsewhere, is help you devise a plan for retirement, no matter what stage of life you are facing.

This book is divided into two sections: What is Enough? and Getting Enough.

**Part I: What is Enough?**

In this section McCurdy focuses on how to determine the amount of money necessary for your retirement. First, McCurdy suggests that you take a quiz to find out your money attitude. She discusses how dealing with money is deeply emotional, and how it can affect our relationships. There are four different attitudes she describes: The Spender, you only live once; The Builder, make it so; The Giver, 'tis better to give than to receive; and The Saver, a bird in the hand is worth two in the bush. Throughout the book she refers back to the four money attitudes and provides specific advice for each type. She also recognizes that many people are going to be a combination of more than one type.

During this section there are moments where she sounds like a therapist. She takes a holistic approach to financial planning. She stresses the need to consider what you really want - beyond money - she asks you to consider what you want from life. And then asks you to contemplate how money fits into that picture.

In this section you are also introduced to the concept of enough. This is where she is ultimately guiding you - your quest is to find your enough number - the amount of money you will need to retire and live how you choose. She provides easy-to-read tables that help you figure out how much money you will have if you invest now. She also provides tables and spreadsheets on the website <http://how-much-is-enough.com>. This website also has a useful retirement calculator that helps you estimate your enough number.

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In addition to reading this book and using the website, McCurdy strongly recommends using a financial planner to help organize your finances, build your investment portfolio and plan for the future. She discusses, at length, the importance of the relationship between the client and the planner. She also provides a checklist of questions and topics to be discussed during a first meeting with a financial planner.

### Part 2: Getting Enough

By the end of section one, you should have a rough estimate of what your enough number is. In section two she discusses how to get there. She covers the basics of many investing methods. She discusses risk and how the risk-factor should play into your financial planning. She briefly mentions a broad range of investment methods and retirement plans.

In this section she also provides chapters specifically for entrepreneurs and estate planning.

This book is for someone who is just starting out (with the planning). If you already have a financial planner, or have already completed a considerable amount of work organizing your finances and researching investment options - this is probably a review. For those just starting to organize their finances, this would be a valuable tool. She provides options for every age range, for every stage of life. She provides hope, no matter the state of your current situation, and helps you map out a realistic path to your financial dreams.

See Also:

[Life, Liberty, the Pursuit of Happiness . . . and Summer Vacation?](#)

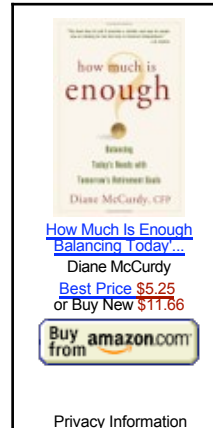
Kristin Donahue holds a BA in English literature and creative writing, and an MA in education. She is a high school English teacher who loves reading and writing.

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