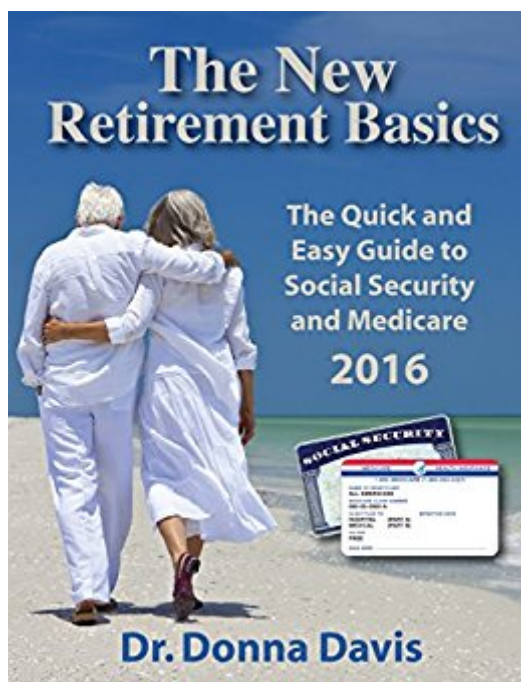


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# The New Retirement Basics: The Quick And Easy Guide To Social Security And Medicare 2016



## Synopsis

There are roughly 76 million baby boomers in the US. 36 million of them are NOT financially prepared for retirement. It happens to all of us. We are born. We grow up. We work hard at our careers. We have our families. Our kids grow up and get married. Then suddenly, we wake up one morning in our 50s and realize we have been so busy with "daily life" that we haven't really thought about how we will take care of ourselves and feel safe and secure when we retire. The thought of aging and retirement can be scary. We might fear we won't have enough money to support ourselves. We might worry about getting ill or about paying for health care - not just for ourselves, but possibly for our aging parents as well. We might even worry about our grown children, who depend upon us for financial help. Fortunately, Social Security is a financial lifeline available to retired American workers. However, according to the Center for Retirement Research at Boston College, over 60% of Americans are NOT getting the maximum amount of Social Security to which they are entitled. Why? Because they don't actually know what they are entitled to and how to get it. They might also have heard media "horror stories" about the red tape involved with receiving government benefits. All this can make the mere thought of Social Security daunting, if not overwhelming. But author Dr. Donna Davis wants you to know that obtaining your rightfully earned government benefits is not as hard as most people think. That's why she's written this book: *The New Retirement Basics: The Quick and Easy Guide to Social Security and Medicare 2016*. Trying to wade through the quagmire of online information about Social Security can take a long time, and all the financial jargon can make it difficult to follow. In *The New Retirement Basics*, Dr. Davis has condensed hundreds of pages of government information into one, concise package, using simple, everyday language you don't need to have an Accounting degree to understand. Organized in a stress-free, flowing style, each chapter gives you a point-by-point description of the requirements and steps you'll need to take to obtain your benefits. In this book, you will find answers to these questions (and many more): When can I start collecting Social Security? How much money will I get? What do I have to do to get it? What if I live abroad? What if I'm divorced or widowed? Can I work while collecting Social Security? Am I eligible for Medicare? When can I get Medicare? Is Medicare free? *The New Retirement Basics* will save you time, spare you headaches, and help you sleep better at night. It will give you all the information you need to make educated decisions about your financial future and avoid the mistakes many others have made. It will give you more choices, so you can have more money and more financial security as you get older. All of this will bring you peace of mind and a feeling of empowerment about your future. Accepting the fact that we are aging and our lives are inevitably going to change can be emotionally difficult for many. But with this book

by Dr. Donna Davis, at least Social Security and Medicare need not be a nightmare.

## **Book Information**

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Retirement Planning

## **Customer Reviews**

If you are like me - you just want to enjoy everyday and not be confused by everything you NEED to know out there. Luckily I read this book and it gave me actual answers to all my questions. It's a must read if you just want to be retired - but don't want to miss out on any benefits you are entitled to. Thanks!

This wonderful and easy book has simplified and organized so much information on how social security works and effects you. It spells out the choices you'e entitled to so you can decide what's best for you personally. I love the knowledge it gave me to make right choices when the time comes for me to apply for SS in the near future. A great read for a better financial retirement and future. I gave a copy of the book to a friend for her birthday.Linda Bougas

I regret spending the money for this book. I found the short section on spousal benefits, which was my main concern, so unclear that it didn't seem like a sincere attempt to explain the subject. I must've read it a dozen times to try to glean some meaning from it. I majored in accounting, I prepare my own taxes, so I am not uncomfortable with financial complexities. Suggestion: it would be extremely helpful to include examples with figures ("John is 66. Mary is 62. Blah blah blah...") which tend to be excellent illustrations of the narrative and would allow a comparison of scenarios. Oh well. Back to puzzling on this subject. Update: I need to amend this review, as when the author read it she responded and plans to add examples to the narrative in the book to make the words more clear. I have a sense that she is committed to conveying good information to people about how social security works and helping people develop optimal filing strategies. This book turned out to be a very good jumping-off point for me to gather information relative to my own filing strategy. It was a starting place of information-gathering that helped me develop the questions I needed to think about in order to reason out what will be best for me.

I am a Baby Boomer and this book answered all the questions that I and my Baby Boomer friends have started to ask each other in the effort to make wise decisions over the next few years. Clear. Concise. Fantastic. I am going to recommend it to all those Boomer friends so that I don't make any errors in transferring the Information and recommendations!

Well written, especially with a new Social Security law just passed last year- Everyone who are ready to retire should read this book few months in advance.

This is a good basic book that outlines changes for 2016. If you have not researched any of the scenarios, it is a good purchase.

Donna Davis gets right down to business and tells you all the things you need to know clearly and directly, allowing you to quickly set about getting your affairs in order for your retirement.

I received the book in one day, opened it and love it can't wait to share with my siblings all retirement age or near. The wording is very clear. Knowing the information is up to date makes this book very useful. May buy more books for friends.

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