



# Beyond the Piggy Bank: To Early Financial Independence

*Todd W. Manning*

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## **Beyond the Piggy Bank: To Early Financial Independence** Todd W. Manning

Don't get left behind! The middle class is quickly shrinking, due in part to globalization, as the divide between rich and poor is growing at an alarming rate and wreaking havoc on millions. Reading this book now may mean the difference between living comfortably or struggling to survive as the middle class disappears. Beyond the Piggy Bank is meant for teenagers and young adults to review with their parents to significantly increase the odds of someday living the Great American Dream in a liberating debt free manner ... By "building" lasting savings from the ground up at an early age utilizing a proven framework for sheltering from future economic storms. Our education system is not designed to teach the value of a dollar and sound money management principles. And, your parents may be stretched too thin to do so while juggling family and career responsibilities in a rapidly changing and challenging work environment. How can you ensure you don't lose out financially in this day and age of economic uncertainty? For starters - By adhering to a successful "savings plan" that is 50 + years in the making. A plan that is holistic in nature and contains much of what your wealthy neighbors and others might not share with you. Despite living in one of the most expensive states in the nation, the author and his wife achieved Early Financial Independence (EFI) and the peace of mind that accompanies it at the ages of 41 and 35 respectively. They own their upper middle class home outright today and the same can be said of their cars and other possessions. They are not presently indebted to anyone, including credit card companies, and barring tragedy do not anticipate owing money to others ever again. For about the price of an entree at a moderate restaurant (for paperback version), you too can get on the same path to "optimizing" your savings to attain and maintain EFI. Although the food will be gone in a matter of minutes, the advice will last a lifetime. If you don't read this book – What side will you be on when the middle class is gone?

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