

# DISCOVERIES

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**Warshauer, Doug**

**IF I'M SO SMART, WHERE  
DID ALL MY MONEY GO?:**

*Balancing Your Financial  
Objectives for Lasting Wealth*

CFMB Books (279 pp.)

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A realistic, detailed guide to planning for your financial future.

Warshauer was a small business forecaster by trade, skilled at incorporating the myriad of financial factors that make up the universe of a small company and projecting their expenses and profitability. In a burst of insight, he decided to apply those same methods on a more intimate scale. He has thus come up with an excellent set of guidelines in the hopes of ensuring a stable financial future for individuals and families. The plan—five big steps composed of 18 smaller steps—is very sensible, and each bears Warshauer's hallmark: accounting for the different life goals that each person or family will have. He begins by explaining how much of our net income should be saved, spent on homes and auto, and even spent on clothing. He provides a numerical guideline for each area, insisting that if spending in one category goes up, it must drop in other areas. These short-term goals segue into long-term planning, such as the decision to save for public school versus private, and how to understand how much each family will need for retirement. These insights take the book one step deeper than the average financial-planning instructional. The book is also unique in that Warshauer presents the rules for financial success in the form of a story. Joe, one of the main protagonists, is a generic young adult who spends more than he's earning, and thus decides to attend one of the author's financial seminars. Other characters include single mothers and young parents. The fiction structure is loose, basically just a tool to help the author dispense his financial rules in a way that keeps readers engaged. Naturally, the dialogue itself tends to get tedious, as seminar attendees ask dry questions about finance, but on the whole it's more readable than a strictly nonfiction manual.

A helpful introductory guide to financial planning for singles and families looking to get the most out of their money.