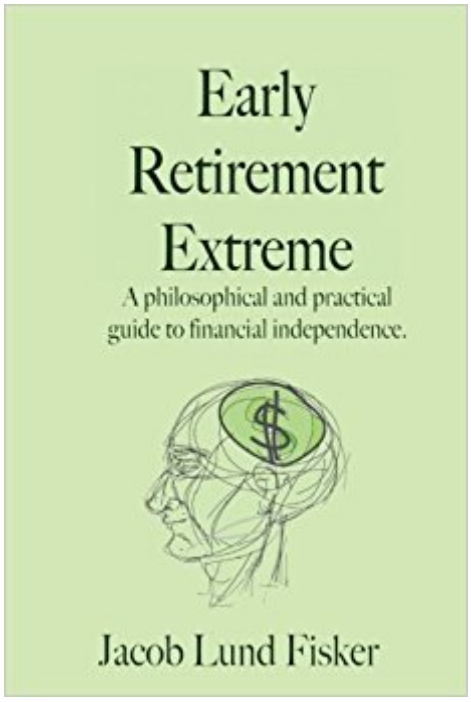
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Early Retirement Extreme: A Philosophical And Practical Guide To Financial Independence



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Synopsis

A strategic combination of smart financial choices, simple living, and increased self-reliance brought me financial independence at 30 and allowed me to retire from my profession at 33. Early Retirement Extreme shows how I did it and how anyone can formulate their own plan for financial independence. The book provides the principles and framework for a systems theoretical strategy for attaining that independence in 5-10 years. It teaches how a shift in focus from consuming to producing can help people out of the consumer trap, and offers a path to achieving the freedom necessary to pursue interests other than working for a living. The principles in Early Retirement Extreme show how to break the financial chains that hold people back from doing what they truly want to do. The framework has been used by many people over the last few years to accomplish a variety of goals. It provides people a means to achieve almost any goal, whether itÃ¢â ¬â„¢s debt-free living, extended travel, a sabbatical, a career change, time off to raise a child, a traditional retirement, or simply a desire for a more resilient and self-sufficient lifestyle. The book was initially written for people in their 20s and 30s, but its ideas arenÃ¢â ¬â„¢t limited to early retirees. Middle-aged people in the grips of consumerism can use the principles to take back control of their lives. People closer to retirement age who donÃ¢â ¬â„¢t feel adequately prepared can use it to set themselves up for a comfortable retirement in a relatively short period of time. Anyone worried about their financial future can use the principles in Early Retirement Extreme to make their future more secure.

Book Information

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Customer Reviews

Jacob Lund Fisker retired at 33 and wrote Early Retirement Extreme to share his systems-theory approach to personal economic efficiency with others. His ideas have been featured in articles in Forbes, CNBC, USA Today, US News & World Report, The Guardian, PBS Next Avenue, The Atlantic, and many others.

I have 2000 books in my lair. This one is in my top 10.

I thought this was an extremely insightful and thorough overview of everything you need to know about living and defining what it means to truly succeed. He covers everything from: how we live today compared to how we use to live, materialism, quality vs. quantity, what financial freedom can look like, defining your feeling about your current living situation, and more. This book is best for those who already have at least a basic understanding of personal finance and all the "techniques" that the experts suggest you use to be more financially successful. Early Retirement Extreme takes it to the next level with more of a philosophical and psychological approach. His main goal is to address the ultimate "why" for your actions, thoughts, and outcomes. He helps you develop a plan (not literally) with how to define success and some specific things you can do to get there.This book truly is useful and worth the read ONLY if you plan to think about and analyze the ideas and information he presents. If you further formulate this into a plan and ACTION, more the better. Don’t plan on getting a step by step approach to financial freedom nor any real concrete steps to take. This takes more of a semi-mathematical, philosophical, and psychological approach to your life and finances. He does a great job explaining his reasoning from a Renaissance perspective and the value of this perspective. If you strive to know a fair amount about various subjects rather than having a hyper-specialization then this is the book for you!

Remarkably insightful author. I recognized some of myself in how he started, and I have a map to continue in that direction, should I wish. A few truly laugh out loud moments, and a few aha moments as well. I have already let two friends borrow it, and they liked it as well. Mr. Fisker, thanks for your book.

Absolutely must-read book for anyone hoping and planning to retire early, or, shall we say, achieve financial independence. If only more people would read this book, take its lessons to heart, and strive to save as much money as possible, then so many would be able to pull themselves out of

poverty and misery.

Early Retirement Extreme is tough to classify. It’s not a finance book. It’s not a retirement book. It is certainly not a step-by-step guide to saving for retirement. For me, this book was a breath of fresh air and truly exceeded my expectations. The author challenges the status quo; that is, the notion that we all must work our tails off in order to buy the things we think we need. Then as we become more successful we trade-in and trade-up in an endless cycle that leaves many exhausted and empty.The author applies a systems thinking approach, which anyone can apply to their own lives regardless of their income or investing preference. In my opinion, this is much better than an "I did it and so can you!" book. If you want step-by-step directions then this book is not for you. However, if you want to challenge your way of looking at the consumer lifestyle and would prefer a birds-eye map you can tailor to your own circumstances then I highly recommend this book.

If any part of you questions the conventional wisdom of following the "default" path of going to college, getting a job, buying a house, saving 10%, working 40 years while putting the rest of your life on hold and then "retire" at age 65 to play golf then you should read this book.As the title states, some of the tactics Jacob employs are extreme. But then again when you really look hard at the American consumer lifestyle, is it not also extreme in a historical sense? Every reader of this book can find something useful within ERE’s pages, whether it be figuring out how to optimize food and clothing expenses to full blown extremely early retirement. This is not a compilation of "tips to save $x on widgets" but a book that makes you question the need for a widget at all. Some of the ideas seem so intuitive you’ll find yourself saying "why didn’t I think of that?" over and over.Some of my favorite ideas are:1) becoming less dependent on a single source of income (job) and paying for a bunch of outsourced services (anything from meal preparation to home repair/maintenance to child care, etc.)2) fighting against the default urge to run to the mall to purchase something new to solve every little problem that pops up3) questioning why even though technology and innovation has supposedly made our lives easier, most people are still working full time. This quote says it all - "people run harder and harder but somehow don’t seem to get ahead, continuously bleeding money as luxuries become wants, wants become habits and habits become needs..."4) the whole concept of becoming a modern day Renaissance ManAs Jacob once wrote on his blog, these concepts are not hard, but they can be difficult. Primarily because most fly in the face of what is currently considered normal. However, the payoff could be extraordinary.

I thought this would be a list of things to do to retire early or about a specific investment strategy. What I got was infinitely more practical and usable. The principles discussed in this book are timeless, and I feel much smarter having read it. I have a new outlook on a lot of different aspects of my life. It’s awesome to have a fresh pair of eyes when it comes to my financial decisions. I’m already trying to think more creatively to solve my problems without running around and tossing money at people or products to do everything for me.This is one of those kinds of books that you can continue to read throughout your life and learn/apply new things each time. Definitely worth the money.

This books is written for someone who wants to really understand the concepts and not just read stories about what has been done or what to do. It allows you to adjust it to your own personality. Really great read. It’s something I will read again and again. I got the kindle version.

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