

Financial Career Feature



Tips for Living *Beyond Paycheck to Paycheck*

[By Charisse Dengler]

Michael B. Rubin is geared up and ready to free the citizens of the U.S. from the irresponsible cycle of living from paycheck to paycheck. In his new book, *Beyond Paycheck to Paycheck*, due to hit bookstore shelves on June 29, Rubin outlines financial-planning guidelines that will do away with the stress that comes with making it from paycheck to paycheck and help young and old alike prepare for financially stable futures.

"Despite the appearance of poor habits and a sense of indifference, most young adults really do want to improve their financial futures—they're genuinely hungry for the money lessons they never received," said Rubin in a press release. "Total Candor provides the unbiased education they need, in an open environment where they don't have to be concerned about someone trying to sell them something. Total Candor sells nothing but a desperately needed financial education, and *Beyond Paycheck to Paycheck* helps us start that conversation."

Easy to read, this financial guidebook is a great gift for college graduates. Arthur F. Von Der Linden, Jr., founder and principal of Wingate Financial Group, described it as "the most straightforward financial-planning book you'll find" with a "unique, conversational format" and "unbelievable glossary."

"[It's] understandable by the financially clueless yet extremely beneficial to those who have already begun," he said in a press release.

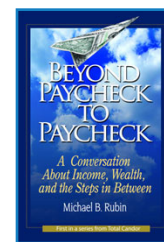
"By maintaining an easy-reading style, *Beyond Paycheck to Paycheck* allows readers to learn without difficulty and receive an

objective education," Rubin said. "Clearly communicating the inherent problems of chasing the latest fad, *Beyond Paycheck to Paycheck* first provides the evidence and then provides the tools to create a 'slow and steady wins the race' attitude toward achieving one's long-term financial goals."

Rubin is a Certified Financial Planner and a Certified Public Accountant. He is the founder of Total Candor, a financial-education company, and he received his MBA from the Kellogg School of Management at Northwestern University. In the past, Rubin has worked with a couple of well-known public accounting firms as well as for Toys "R" Us. Throughout his career, he has aimed to take the fear out of financial planning and teach people that it's not nearly as overwhelming as it may seem.

"I started Total Candor in 2005 to provide the key missing financial lessons," he said. "Our specialty is an audience ranging from those graduating college to those in their 30s. While everyone can benefit from a financial education, that group in particular has some key advantages as students. While they are mature enough to recognize the important hole in their education, they

remain young enough to be able to benefit tremendously from relatively small changes in their lifestyles. Furthermore, as those in this group often live paycheck to paycheck, they are typically not targeted by financial services professionals. As such, it is hard for them to get the help they desperately need elsewhere."



When asked what his purpose was in writing the book, Rubin said he wrote it for three reasons:

"First, as is self-evident, we will never be able to meet with all those people who need our help. As such, I was compelled to provide this education through a vehicle that could be used regardless of one's physical location or budgetary constraints...Another purpose for writing the book was to provide a resource to those receiving a Total Candor education. While there are many fine financial-planning books out there, I did not feel comfortable



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recommending any in their entirety—that's a function of each financial advisor and author having their own take on things...Last, I figured that no matter the eventual success of the book in the retail marketplace, I'd have a place to direct all those friends and extended family that suddenly appeared when they realized they knew a financial planner. So at 8:33 in the evening when a cousin calls and asks, 'Michael, what should I do about my 401(k) plan?' I can now simply respond with 'Turn to page 119!' and get off the phone fast enough to still enjoy *The Office*."

So far, Rubin said, he has been thrilled with the feedback he has gotten from people who have already read the book. Many of the people have even told him that they wished they had had a resource like this when they were younger.

"That's exciting because that was a key goal of mine," Rubin said. "In addition, it's also telling because many of them can still use the education today, years later, and they're finally getting it."

On the Net

Beyond Paycheck to Paycheck
www.amazon.com/Beyond-Paycheck-Conversation-Income-Between/dp/0978792785

Total Candor
www.totalcandor.com

More Information about *Beyond Paycheck to Paycheck*
www.totalcandor.com/bpp.php

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