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**From the # 1 *New York Times* best-selling author of
The Automatic Millionaire and *Start Late, Finish Rich*,
A powerful action plan that shows how to fight back and
Protect your money—especially in today’s tough financial times**

FIGHT FOR YOUR MONEY

How to Stop Getting Ripped Off and Save a Fortune

David Bach

“When you pay just 10% or 20% too much for the products and services you use every day, you will have to work 10 to 20 extra years before you can retire. Or, to put it another way, if you *let yourself* be overcharged by 10% to 20% for the things you buy, you are in effect spending one or two months a year working without pay for the companies that rip you off. ***And trust me—until you fight for your money, you will overpay for almost everything you buy.***”

— **David Bach**

Millions of Americans have already been hit hard in their homes, their pocketbooks, and their bank accounts by financial turmoil and recession. If they are homeowners, they likely have less equity in their home than they did a few years ago. If they were already in debt, there's a good possibility that they now owe more than they used to *and* that they have fewer options for paying off that debt than ever before. With unemployment rising, it is also possible that their income from their job or business is less secure today than it has been in decades. Against that backdrop, a war is raging, one that pits ordinary Americans against corporations and financial institutions struggling to remain profitable and ready to use all available means to separate consumers from their hard-earned money.

In his extraordinarily timely new book **FIGHT FOR YOUR MONEY: *How to Stop Getting Ripped Off and Save a Fortune*** (March 3, 2009; Broadway Books), # 1 bestselling author and financial coach **David Bach** arms ordinary Americans with the knowledge, tools, action steps, and inspiration needed to fight back and win despite all the techniques and tactics—including hidden fees, obscure rules, late charges, misleading come-ons, and sometimes outright fraud—that companies have developed to “sneak” money from consumers and that cost individuals and families hundreds, and even thousands, of dollars a year. As Bach reveals:

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- By encouraging debit card transactions and allowing over-the-limit ATM withdrawals, the banking industry picks our pockets to the tune of nearly \$10 billion a year in overdraft fees
- In 2008, while nearly 25% of the population (some 72 million people in all) either delayed or did without needed medical care because they couldn't afford the bills, the 20 biggest health insurers recorded total profits in excess of \$17 billion.
- By playing games with payment deadlines and bamboozling customers into inadvertently breaking the rules, the credit card industry is able to shake us down for tens of billions of dollars in penalty fees—more than \$23 billion in 2007 alone—making it harder than ever for millions of people to ever get out of debt
- By introducing unprecedented charges for checked baggage, in-flight meals, and a variety of services they used to provide for free, major airlines succeeded in hitting up travelers for well over \$1 billion in extra costs in 2008

Writing in the inspirational yet deeply practical style familiar to the millions of readers of his six previous national bestsellers, Bach begins by spelling out his “**Fight For Your Money Rules,**” including “There Is No Such Thing As A Free Lunch” (If a deal sounds too good to be true, it probably is), “Don’t Take Anybody’s Word for Anything” (Guarantees and promises don’t mean anything unless they are in writing), and “There Is No such Thing As A Set Price” (As a consumer, you have more power than you think). “Most are plain old common sense,” says Bach of these guidelines, which apply to almost every single financial or consumer issue—from buying a used car on eBay to paying for groceries with a debit card. “The trick is not just to know them but to live them. If you can, you’ll never have to worry about being ripped off again.”

Comprehensive in scope, and designed to be dipped into where and when it serves an individual reader’s needs, **FIGHT FOR YOUR MONEY** tackles an A-Z list of items for which Americans are paying too much—automobiles, banking, cell phones, cable, credit cards, health care, home mortgages, insurance, tax preparation, travel, and more. Bach shows just how we are being taken and by just how much in each major arena of financial life. For each product or service, he explains how to find a good deal, what to watch out for, and where to go for help if things go wrong. To inspire readers to take immediate action, he also provides sample letters, call scripts, and resources that empower consumers to fight back and win. Taking action based on just one idea in one chapter could easily save readers hundreds or thousands of dollars a year. For example:

- Skip car-loan insurance that only helps the dealer and save \$7,500
- Don't rent a car at the airport (take a cab to a nearby location instead) and save \$300 in a week
- Use a credit card, not a debit card, and fraudulent charges will cost you nothing instead of \$500
- Raise your credit score (you can do it yourself) and save \$95,000 in interest on a 30-year mortgage
- Cut your life insurance premiums in half by making just one phone call
- Book your family's airline tickets one at a time instead of together and save as much as \$275 per ticket

Providing all the tools that readers need to become their own effective consumer advocates, Bach also shows in **FIGHT FOR YOUR MONEY** how to avoid huge rip-offs like the following:

- Medical credit-cards that help the hospital and financially take advantage of you with high interest rates you can't renegotiate
- Sneaky renewals of your cell phone plan
- 401(k) debit cards that make it too easy to drain your wealth
- Bank-issued gift cards whose fees and expiration dates erode their value
- Refund-anticipation loans, whose fees and finance charges add up to an outrageous interest rate of 150%

“Whether you are rich or living paycheck to paycheck, you don't deserve to be taken financially—EVER!” writes Bach. “But to be able to protect yourself effectively, you must have the mind-set, the attitude, and the action plan of a FIGHTER. How do you acquire that? This book will be your guide.”

A book that ordinary Americans cannot afford *not* to read in 2009, **FIGHT FOR YOUR MONEY** is the ultimate survival guide for today's tough economic times, one that will inspire readers to take immediate action to gain greater control over their money and their lives and to fight back and win in the new war on their wealth.

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For more information, visit www.finishrich.com

About David Bach

David Bach has helped millions of people around the world take action to live and finish rich. He is the author of eight consecutive national bestsellers, including the consecutive # 1 *New York Times* bestsellers, *The Automatic Millionaire* and *Start Late, Finish Rich*, as well as the national and international bestsellers *The Automatic Millionaire Homeowner*, *Smart Women Finish Rich*, *Smart Couples Finish Rich*, and *Go Green, Live Rich*. Bach carries the unique distinction of having four of his books appear simultaneously on the *Wall Street Journal*, *BusinessWeek*, and *USA Today* bestsellers lists. In all, his FinishRich books have been published in more than fifteen languages, with more than five million copies in print worldwide.

A contributor to *Redbook* magazine, Bach has appeared six times on *The Oprah Winfrey Show*, has been a regular contributor to *CNN American Morning*, and has been a guest on countless television and radio shows, including *The Today Show*, *Weekend Today*, *20/20*, *CBS Early Show*, *Regis & Kelly*, and *Larry King Live*. He has been profiled in numerous publications, including the *New York Times*, *BusinessWeek*, *USA Today*, *People*, *Reader's Digest*, *Washington Post*, and *The Wall Street Journal*, *Working Woman*, *Glamour*, and *Family Circle*. He has also served as a columnist for *Yahoo! Finance*.

A renowned motivational and financial speaker, Bach regularly presents seminars and delivers keynote addresses to the world's leading financial services firms, Fortune 500 companies, universities, and national conferences. He is the founder and Chairman of FinishRich Media, a company dedicated to revolutionizing the way people learn about money. Prior to founding FinishRich Media, he was a senior vice president of Morgan Stanley and a partner of The Bach Group, which during his tenure (1993 to 2001) managed more than half a billion dollars for individual investors.

In 2007, Bach was a featured speaker, along with Donald Trump and Tony Robbins, in *The Learning Annex's "Wealth Expo"* seminar series. He is the creator of the FinishRich Seminar series, which highlights his quick and easy-to-follow financial strategies. To date, more than half a million people have learned how to take financial action to live a life in line with their values by attending his Smart Women Finish Rich®, smart Couples Finish Rich®, and Find the Money Seminars, which have been taught by thousands of financial advisors in more than two thousand cities and towns throughout North America.

As part of his mission, David Bach is involved with many worthwhile causes including serving on the board of Habit for Humanity New York and co-founding Makers of Memories, a charity organization dedicated to helping women and children who are victims of domestic violence. He lives in New York.