



## Never Too Late

*Gail Vaz-Oxlade*

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We all know we should save for retirement, right? But we don't. We're just not sure where to start . . . or when. Experts use complicated terminology and conjure up magic numbers. Do we really need to set aside a million dollars? And if we don't have a snowball's chance in hell of saving that much, should we even bother to try?

Gail's answers are no and yes - no, there is no magic number that fits everyone, and yes, you must bother! The hardest part of retirement planning is getting started, so Gail walks you through the steps to put momentum on your side - even if it's with as little as a dollar a day. It's never too late to begin, but it's never too early, either - so let Gail show you how.

She'll help you

- figure out where you are now
- set goals for where you want to be
- chart a course from here to there
- select the investment style and type that's right for you
- adjust your plan as you go
- make a smooth transition into retirement - when you're ready

No expert, Gail included, should offer a one-size-fits-all solution, which is why *Never Too Late* has concrete steps for developing a plan that is right for YOU. *Never Too Late* is about cutting through the crap, taking charge, and taking action to create the future you want.

## Never Too Late Details

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Author : Gail Vaz-Oxlade

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## From Reader Review Never Too Late for online ebook

### **Kathryn says**

I'm surprised by how much I enjoyed this book. Gail has a way of demystifying investing which I really appreciated. The book is full of great advice whether you are just starting out with saving or you want to take a closer look at your retirement savings options.

I liked it so much I'm going to buy myself a copy once I return it to the library.

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### **Weegee Sachtjen says**

I have decided to take the reins of my finances. While I am a Demon Saver -- my knowledge is lacking in the areas of investment or retirement planning. "Never Too Late: Take Control of Your Retirement and Your Future" is an excellent starter course for those seeking to up their game. In Gail's no-nonsense manner, she lays out the best course of actions while explaining some of the ins and outs of investing, taxes and retirement plans. Highly recommended.

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### **Cathy says**

Good, easy to understand advice that, despite the title, is good for people of all ages. She provides practical financial advice that applies to everyone, regardless of your current situation and age category.

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### **Nancy says**

Gail is a welcome glass of ice water in the face with her advice! :)

I felt reassured by her "do it now and it will get done" attitude towards those who may have very little put away for retirement...her sense of humour is infused throughout this book as well, which makes it and easy read.

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### **Rachel says**

If you actually do all the "exercises", really look into your finances, do the math, make the budget, this is a fantastic book. If you just skim it, you'll probably feel like it's not telling you anything you didn't know. I now know so much more about my money and I have a plan for the future. No living in a cardboard box under the Bloor Viaduct for me!

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## **Jennifer says**

Gail Vaz-Oxlade is my go-to-gal for finances and budgeting and I have purchased almost all of her books. The focus of this book is retirement and how we should and can plan for it. As someone in my early 30s, I don't really want to plan for retirement however Gail stresses just how and why it is so important to start doing so at a young age. She also includes information for older adults who did not prepare for retirement and she sets out the steps to go about fixing your finances so you can eventually retire. Gail also discusses how to determine what amount you realistically need for retirement and how to figure that out even if you will retire in 30 years. This book is an updated version published in 2013.

Within her basic retirement advice, she also includes her usual basic financial advice including the "don't spend more than you make" , "earn more money if you need more money" and "cut back what you don't need".

What I really like best about Gail is that she stresses that it is absolutely important that you budget for fun and having a life. She says you can do anything you want with your budget, you just need to have the money for it and be able to pay your bills. Overall, another great read from Gail. If you have ever seen her on television or heard her on the radio, you can hear her speaking as you read this book

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## **Melanie says**

I like her common sense style. There are some good worksheets included and I did most of the exercises. Happy that I am on the right track.

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## **Amy says**

So I'm one of those rare 20-somethings who totally dorks out over financial planning and retirement savings. So it follows that I really liked this book - I found it very accessible as someone who knows a bit, but not a lot, about retirement planning.

I would recommend this book to all my compadres, especially my young female friends - who still are more likely to make less over our lifetimes, yet live longer. Planning is important.

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## **Dan Rugg says**

Great book this woman knows her stuff and offers very good advice. I have started using the practices she talks about in her other book and so far they have made a world of difference. Very easy book to read and it always keeps you thinking.

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## **Jim says**

I can't say enough good things about this book. I picked it up thinking it would be a good starting point for

retirement basics. It's much more than that. Ms. Vaz-Oxlade writes VERY clearly and engagingly. Two particular strengths of the book are that (1) she's speaking to a broader audience than (as she notes) is usually the case (i.e., not only those who will be traveling the world in retirement), and (2) she seems to clearly appreciate the anxieties and emotions around people who suspect they're looking at a dark and dismal retirement. Much of the first part of the book is directly but sympathetically making the case that it's better to get your head out of the sand, no matter what your prospects, and that one can be well fed and have a happy life in one's golden years, even if means are modest. She repeatedly points to adjusting our expectations, as well as options for bringing in cash or trimming expenses, no matter where one stands financially.

Along with the emotional support, I learned a lot (clearly and concisely) about such things as the ins and outs of Canadian government pensions and support, RRSPs versus TFSAs, and what an annuity is.

I expect I may read this book again in the future. I'll certainly be recommending it far and wide.

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### **Chrystral says**

Yet again Gail makes learning and understanding personal finance something fun and easy to understand. She doesn't bog you down with lingo that you won't understand - she writes in simple terms with a great sense of humour.

The main goal of this book is to teach you that saving for retirement is important. The earlier you start saving the more you will have at retirement! She teaches us about compounding the interest to earn more for every dollar you save. Gail explains the different type of savings out there from TFSAs , RRSPs and work pension plans - with the different risk levels that you can go with (which correspond with your risk tolerance).

And the other main goal of the book is BALANCE! You need balance in your life, including with money. If you spend all your time saving, saving, saving, you won't have any fun. But if you spend all your time having fun and spending money, you won't have anything left for retirement. So it's plain to see that she teaches about how to balance your immediate needs/wants vs. your future needs. "Don't pull all your eggs in one basket."

Gail takes the time to explain things to each age group that you could possibly be in from 20s and 30s to retirement age. So she actually breaks down the difference between starting to save early in your 20s and what it's like if you start in your 40s and 50s. It really is a dramatic difference if you wait until later in life to start saving for retirement.

With all said and done... I've implemented a savings plan myself and I think it's completely easy to follow once you know how.

As always - it was a pleasure reading Gail's book. She always makes me laugh with the way she writes - it's very much like watching her on her TV series' 'Til Debt Do Us Part and Princess. Visit Gail's website (the link is up at the top), she has a lot of great articles and great budgeting tools.

Thank you to HarperCollins for the opportunity to read and review this book. It was a wonderful read.

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## **Hannah says**

Definitely a departure from what I normally read. I have shied away from money advice books, thinking they would be painfully boring. I love Gail's approach, though. She is honest and expresses concepts simply, and with her chipper, positive attitude. This book has inspired me to think ahead financially.

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## **Carol says**

Canadians might be familiar with Gail Vaz-Oxlade's no-nonsense financial advice through her television series, 'Til Debt Do We Part, Princess and Money Moron. In this book she uses the same approach to help us financial illiterates gain knowledge in preparing for retirement. She starts with the basics of figuring out your net worth, making a budget, determining your risk category, comparing RRSP'S and TFSA, understanding various financial terms, examining different scenarios, all with her expertise and wit. As far as I am concerned, this book is invaluable.

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## **Judi says**

I've been reading Gail's column in Chatelaine for years and enjoy both of her tv programs so I decided to get one of her books. Enjoyed this book, but like many how to books it tends to repeat itself. I never finished it per se as the last chapter is on investing and I will refer to that as required. I can't compare it to her other books but the general financial strategy is the same and Gail has a common sense approach coupled with humour. I'm still a big fan.

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## **Ashley says**

I was surprised by how good this book was. If you are at the stage of building your savings habits from scratch, this will be useful. If you have money and want to know how to invest for your retirement, this will be useful. If you're starting early or late, this will be useful. I think Gail struck the right balance, providing some harsh lessons without making the reader feel bad about themselves and showing all of the options available. It's clear but not too simplified. I was looking for some good information about TFSAs vs. RRSPs and my investment options within those, and I got that. Although I'm not close to retirement, I also found the later chapters about what to do/think about just before and during retirement very informative. Now that I've read through it and done some of the exercises, I'm going back and doing them more thoroughly. She also has some worksheets and more resources on her website <http://www.gailvazoxlade.com/resource...>

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