



What are *your* financial goals?

Having financial independence is one of the top priorities of most Americans. Yet many people consider true wealth beyond their means. In a highly readable style, *Wealth Is a Choice* communicates the common-sense strategies needed to become wealthy, even when starting from modest beginnings. During an era when the U.S. is moving sharply away from pensions and even Social Security, financial security can be achieved by following the principles set forth in this book. *Wealth Is a Choice* will help you discover:

- Empowerment by making great decisions and, in so doing, regain control over your future
- The desired path to wealth by witnessing real-life examples of others' successes and failures
- You too can become sufficiently wealthy by focusing on what matters most
- You don't have to know it all and, without being intimidated by advisors, can receive great advice
- How to master the art of forward thinking as you plot your life's course
- How to teach your family to live in financial independence

Here's what people are saying about *Wealth Is a Choice* ...

"This is a book for those who want to take control of their finances. Studinger's wit and wisdom offer easily understood concepts on wealth. I highly recommend this easy-to-read and fast-paced gem!"

—Joyce Weiss, Employee Performance and Group Dynamics Specialist,
Author of *Full Speed Ahead* and *Take the Ride of Your Life!*

"This book will provide the reader with a concise and entertaining guide to attaining financial freedom. It's a must-read for people who yearn for that freedom, because Studinger tells them how it can become a reality."

—Kirk Falvey, Estate Planning Attorney

JAMES P. STUDINGER, ChFC, owns JPStudinger Group, a wealth management firm in Michigan. James believes in transparency and supporting client education rather than simply focusing on the sales side of the business. His years of experience in both management and client service have helped him understand the challenges and opportunities the financial services industry offers consumers. This, along with the desire to leave his sons a money road map if anything should happen to him, led Studinger to write *Wealth Is a Choice*. He lives in Michigan with his wife and two boys. Visit him online at www.jpstudinger.com.



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