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Wealth Odyssey **The Essential Road Map for Your Financial Journey**

by Larry R. Frank Sr.

Life may be a journey, but destination is the key to financial planning. In *Wealth Odyssey: The Essential Road Map for your Financial Journey*, Mr. Larry R. Frank Sr. asserts that the first step to wealth is to decide financial destinations. Financial destinations can include retirement, education, big purchases, or vacations. Individuals with various income, assets, and destinations can use Mr. Frank's financial plan: the Wealth Odyssey Road Map.

For many, financial planning concerns budgeting for today's needs. Mr. Frank outlines a plan for using today's resources to maintain a satisfying standard of living throughout changes of income such as disability, death of a spouse, unemployment, and retirement. After deciding their financial destination, people should research investment products and services. It is important to choose an investment based on the type of destination you desire. Current resources, either income or assets, move toward that investment.

Some people might put money toward the short-term goal of a vacation rather than toward the long-term goal of retirement. While short-term goals are important, people need to prioritize all of their goals. It's essential to know how those goals will maintain their current standard of living. Mr. Frank shows that people can better utilize their money by targeting the long-term goal first. Not only will a person arrive at their destination, they will build wealth and maintain their standard of living.

The Book

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Self-Help:
Money/Finance

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NOTE:

The Reviewer

Jennifer Akers

Reviewed 2005

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I like that *Wealth Odyssey* is adaptable to everyone's situation. A plan for retirees is included. Mr. Frank does not make specific recommendations as to investments, though he provides resources for individual exploration. His "Road Map" is designed to simplify the financial maze. I do agree with the author's statement that readers will need to review the book in order to fully grasp his plan. Many people I know are trying to budget enough money for the first goal or to get out of mounting debt. I recommend this book for people who currently have a healthy standard of living and want to explore ways of reaching their financial goals.

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