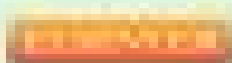


Janet Beik

# Health Insurance Today

A Practical Approach

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**Julie Pepper**



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Achieving Financial Stability in America 4th Ed. (2023-2024) Misook Yu, CFP® , 2023-12-19 Most Americans are in great financial pain They may appear to be fine because they don t express their suffering but the overwhelming majority three out of four are living paycheck to paycheck with less than 1 000 for emergency savings Many parents are still making payments for their own student loans while scraping every dime to send their children to college at the same time People even with health insurance often hesitate to see a doctor because they fear what they may have to pay under deductible and coinsurance Seniors are frequently skipping a meal because they can t afford it How could that be Among many reasons expenses for college education and medical costs have been increasing at a faster rate than inflation while wages have been stagnating in the past decades And with decreasing pension plans people have to prepare for their retirement now for which they have no training Financial professionals have been chasing the wealthy for so long leaving the ordinary people who could ve significantly benefited from their service mostly underserved Many politicians seem to favor policies that are beneficial for their mega donors while lip servicing wageworkers to get their votes Working hard and being frugal is no longer enough for most people to be financially stable as it had been for the previous generations What choice do you an ordinary person have to survive in this reality Save as if your life depends on it and vote for politicians and policies that support your financial interests Learn tax advantaged features and utilize asset protection rules that have been enjoyed

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