



# Thinking Smarter: Seven Steps to Your Fulfilling Retirement...and Life

*Shlomo Benartzi*

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**Thinking Smarter: Seven Steps to Your Fulfilling Retirement...and Life** Shlomo Benartzi  
From the acclaimed behavioral economist Shlomo Benartzi, a powerful new approach to thinking smarter when making important life decisions.

Although we've been blessed with a very powerful thinking machine—our minds—there's good evidence that we don't like to think. In fact, one study shows that many people prefer receiving electric shocks to thinking and reflecting. Other studies show that even when we do think, we tend to think in too narrow and shallow a fashion. With these shortcomings, how can we be smarter when thinking about life situations like retirement? For example, once we have built up a financial nest egg, how can we become better thinkers about what to do in retirement?

To help us, behavioral economist Shlomo Benartzi introduces the notion of thinking architecture and thinking tools. In this book, he offers one such thinking tool—a unique seven-step system called the Goal Planning System (GPS)—and explains the science behind it. When applied to retirement planning, this system helps readers identify what they value most, what they want to achieve in retirement, and ultimately, who they really are. By going through GPS, readers will then have a solid foundation upon which to build a tailored action plan that can help them attain their goals.

To illustrate the impact GPS can have, *Thinking Smarter* considers the cases of Phillip and Francesca, actual retirees, and the action plans they developed after using GPS. For example:

- **Spend More Today:** While many people spend too much and outlive their assets, Phillip discovered that he errs on the side of spending too little, so he will plan to spend more on something he values a lot—traveling with his wife.
- **Claim More Tomorrow:** GPS taught Francesca that she places a high value on financial independence. An action plan that makes sense for her is to reap the financial benefit derived from deferring Social Security until she's seventy, rather than claiming it as soon as she becomes eligible at age sixty-two.

*Thinking Smarter* will become your indispensable guide to making better life decisions and achieving the future you really want.

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