

# **Your Money Or Your Life 9 Steps To Transforming Your Relationship With Money And Achieving Financial Independence**

What if you were told that money was the key to building a free life? Money may not be the answer to achieving lasting happiness, but it can certainly bring you one step closer.

Managing Your Personal Finance teaches you how to manage your money and savings. Keeping technical jargon to a minimum, the authors have articulated a wide range of topics on complex financial issues into simple and easy-to-understand ways for those keen on making their savings work for them from the beginning of their career to retirement. Follow young David's journey through a series of letters from his father as he learns how to manage his financial resources. You'll learn how to set financial goals, use financial tools, and how to plan for your future. The authors have made complex and difficult financial ideas easy to grasp and apply for the layman. There are many useful lessons to be learnt that might just answer some of your financial questions and will spark your interest on how to begin handling your personal finance wisely.

“A concise, insightful and sophisticated guide to maintaining humane values in an age of new machines.”—The New York Times Book Review “While we need to rewrite the

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rules of the twenty-first-century economy, Kevin's book is a great look at how people can do this on a personal level to always put humanity first."—Andrew Yang You are being automated. After decades of hype and sci-fi fantasies, artificial intelligence is leaping out of research labs and into the center of our lives. Automation doesn't just threaten our jobs. It shapes our entire human experience, with AI and algorithms influencing the TV shows we watch, the music we listen to, the beliefs we hold, and the relationships we form. And while the age-old debate over whether automation will destroy jobs rages on, an even more important question is being ignored: How can we be happy, successful humans in a world that is increasingly built by and for machines? In *Futureproof: 9 Rules for Humans in the Age of Automation*, New York Times technology columnist Kevin Roose lays out a hopeful, pragmatic vision for how we can thrive in the age of AI and automation. He shares the secrets of people and organizations that have survived previous waves of technological change, and explains what skills are necessary to stay ahead of today's intelligent machines, with lessons like

- Be surprising, social, and scarce.
- Resist machine drift.
- Leave handprints.
- Demote your devices.
- Treat AI like a chimp army.

Roose rejects the conventional wisdom that in order to succeed in the AI age, we have to become more like machines ourselves—hyper-efficient, data-driven workhorses. Instead, he says, we should focus on being more human, and doing the kinds of creative, inspiring, and meaningful things even the most advanced robots can't do.

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Offers a nine-step program for living more meaningful lives, showing readers how to get out of debt, save money, reorder priorities, resolve inner conflicts, save the planet, and convert problems into opportunities. Reprint. 150,000 first printing. \$100,000 ad/promo. The most popular question Alvin Hall is asked is 'Where does my money go?'. In this updated edition of his bestselling financial guide, Alvin helps everyone get their finances in order. Helping you to understand your money psychology, Alvin beats a clear pathway through the financial maze of mortgages, insurance and pensions, provides a practical understanding of credit card debt and interest rates, and advises how to set up balance sheets for budgeting personal finances. Here is the easy-to-follow advice for a brighter, sounder financial future.

A revolutionary program that can free your financial energy, increase your wealth, and help you achieve personal life goals "Money is congealed energy," said Joseph Campbell. And releasing it releases life's possibilities. . . . Thousands of people worldwide have learned how to build a powerful new relationship with their money and bring their dreams to fruition through Dr. Maria Nemeth's dynamic workshops. Now you can, too. In *The Energy of Money*, Dr. Nemeth—who received an Audio Publishers Award for her *Sounds True* series on which this book is based—draws upon her more than twenty years' experience in synthesizing spiritual and practical techniques for managing yourself and your work. Combining a complete self-help and self-discovery regimen with proven methods of money management, this powerhouse guide to

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prosperity presents twelve principles that will help you to

- Uncover the hidden landscape of beliefs, patterns, and habits that underlie and sometimes subvert your everyday use of money and personal resources
- Tame the dragons of driven behavior and busyholism
- Defuse fears of deprivation and scarcity
- Embrace and work through paradox and confusion
- Consciously focus your money energy
- Clear yourself to receive the energy and support of others and the universe
- Develop and stay on your personal path to abundance

Through easy-to-follow exercises and meditations, effective worksheets, and other interactive processes, Dr. Nemeth will guide you to financial success and help you manifest your special contribution to the world.

“As so many Americans feel powerless to confront a financial system designed to serve the few, Shuman offers us real choices: tools that align our lives with our values. That's power. I love this highly readable, timely, surprising book.” —Frances Moore Lappé, author of *Daring Democracy* and *Diet for a Small Planet*

Americans agree on very little these days, but red state conservatives and blue state progressives can agree on one critical point: Wall Street can no longer be trusted. Yet most of us continue to invest our money in the stocks and bonds of Fortune 500 companies, transferring our capital far from where we live and work. Local investing expert Michael Shuman offers another alternative. He shows how we can use two well-established—but rarely used—investment tools to keep our money close and get a return as good as or better than what we'd get investing in distant, indifferent corporations. Shuman explains the nuts and bolts of self-

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directed IRAs and solo 401(k)s and how they can be combined with other recently legalized local investing tools. He details how to set these accounts up, identify and evaluate a whole range of local investment opportunities, and make sure account holders stay on the right side of the law. While the book is written for people without a lot of investment experience—Shuman explains concepts like “liquidity” and “diversification” in simple terms—even if you're as experienced as Warren Buffett, this book will make you rethink everything you know about investing. With Shuman's expert advice, you can strengthen your investment portfolio and your community, neighborhoods, and schools at the same time!

### Publisher Description

As the host of Fox News Channel's Your World with Neil Cavuto and Cavuto on Business, Neil Cavuto reports on today's most influential business leaders and newsmakers. His great talent is to get beneath the issues, connecting people to the events that define them and changing the way that Americans think about their money. Ending each show with a provocative, insightful commentary, Cavuto stirs people to see the world in a new light, calling on them to think beyond the stories at hand and challenging people to reevaluate the world that they live in. In *Your Money or Your Life*, Cavuto compiles the best of these commentaries in one volume, creating a collection that is at once witty, thought-provoking, and inspiring. Covering a variety of topics—from remembering life before 9/11, to providing tips for empty nesters—Cavuto presents a wry yet evocative look at our world, one that speaks to the heart of the American condition. Spanning one of the most tumultuous decades in memory—from the wild and chaotic

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Clinton years through the sobering challenges of the War on Terror—Cavuto's words offer a window into our America at its best and its worst.

From social psychologist Dr. Devon Price, a fascinating and thorough examination of what they call the “laziness lie”—which falsely tells us we are not working or learning hard enough—filled with practical and accessible advice for overcoming society’s pressure to “do more.” Extra-curricular activities. Honors classes. 60-hour work weeks. Side hustles. Like many Americans, Dr. Devon Price believed that productivity was the best way to measure self-worth. Price was an overachiever from the start, graduating from both college and graduate school early, but that success came at a cost. After Price was diagnosed with a severe case of anemia and heart complications from overexertion, they were forced to examine the darker side of all this productivity. Laziness Does Not Exist explores the psychological underpinnings of the “laziness lie,” including its origins from the Puritans and how it has continued to proliferate as digital work tools have blurred the boundaries between work and life. Using in-depth research, Price explains that people today do far more work than nearly any other humans in history yet most of us often still feel we are not doing enough. Dr. Price offers science-based reassurances that productivity does not determine a person’s worth and suggests that the solution to problems of overwork and stress lie in resisting the pressure to do more and instead learn to embrace doing enough. Featuring interviews with researchers, consultants, and experiences from real people drowning in too much work, Laziness Does Not Exist encourages us to let go of guilt and become more attuned to our own limitations and needs and resist the pressure to meet outdated societal expectations.

Your financial health is more than a mere collection of debits and credits on a balance sheet. In

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fact, the numbers on a financial statement represent a series of decisions that, if made strategically, can ensure that each of us maintains our desired standard of living at every age and stage of life. Many people think that key financial choices are too complicated to make on their own. However, with the right information and guidance, we can all secure our own financial future. *Your Money and Your Life* is more than your average guide to financial planning and retirement. Acclaimed author and speaker Robert Z. Aliber helps readers to make efficient and effective financial decisions at key moments throughout their lives, such as where to go to college; if and when to buy a home; how much insurance, if any, to buy; how to manage savings and retirement; when the time is right to approach a professional advisor; and how to proceed with estate planning. With an eye toward the issues that are most pressing in today's economy, Aliber clearly explains the sophisticated concepts that underpin everyday money management—with the goal of making this guide the go-to reference in your financial planning library, regardless of your age or wealth. Readers of this book will come away with the sense that Aliber is their own financial planner, offering strategies that will help to guide them toward security in the present and the future. *Your Money and Your Life* is filled with examples to which readers will be able to relate, as well as checklists of "actionables" to help make their plans realities.

The *Overspent American* explores why so many of us feel materially dissatisfied, why we work staggeringly long hours and yet walk around with ever-present mental "wish lists" of things to buy or get, and why Americans save less than virtually anyone in the world. Unlike many experts, Harvard economist Juliet B. Schor does not blame consumers' lack of self-discipline. Nor does she blame advertisers. Instead she analyzes the crisis of the American consumer in

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a culture where spending has become the ultimate social art.

Revised and Updated In an age of great economic uncertainty when everyone is concerned about money and how they spend what they have, this new edition of the bestselling *Your Money or Your Life* is an essential read. With updated resources, an easy-to-use index, and anecdotes and examples particularly relevant today?t tells you how to: ?get out of debt and develop savings?reorder material priorities and live well for less?resolve inner conflicts between values and lifestyle?save the planet while saving money?and much more In *Your Money or Your Life*, Vicki Robin shows readers how to gain control of their money and finally begin to make a life, rather than just make a living.

\* Our summary is short, simple and pragmatic. It allows you to have the essential ideas of a big book in less than 30 minutes. By reading this summary you will learn how to become financially independent and no longer depend on your work for a living. You will also learn how to : spend less money and enjoy life more; save more money than you ever did before; have more time for the things that really matter; reduce your stress; retire early. Money, because of its importance in life, takes up most of everyone's time, thoughts and energy. Yet few people find the same satisfaction in their work. On the contrary, too many people go to work only to earn money, gritting their teeth more or less, year after year, and living only for weekends and vacations. In doing so, they gradually sacrifice their lives for money without even realizing it. But this situation is not inevitable. There are simple ways of rediscovering one's freedom and freeing oneself from its chains. Becoming financially independent is one of these means. It is also a prerequisite for a life in which you can finally do what you want. Are you ready to find out how? \*Buy now the summary of this book for the modest price of a cup of coffee!

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From two leaders of the FIRE (Financial Independence, Retire Early) movement, a bold, contrarian guide to retiring at any age, with a reproducible formula to financial independence A bull\*\*\*t-free guide to growing your wealth, retiring early, and living life on your own terms Kristy Shen retired with a million dollars at the age of thirty-one, and she did it without hitting a home run on the stock market, starting the next Snapchat in her garage, or investing in hot real estate. Learn how to cut down on spending without decreasing your quality of life, build a million-dollar portfolio, fortify your investments to survive bear markets and black-swan events, and use the 4 percent rule and the Yield Shield--so you can quit the rat race forever. Not everyone can become an entrepreneur or a real estate baron; the rest of us need Shen's mathematically proven approach to retire decades before sixty-five.

Offers a nine-step program for living more meaningful lives, showing readers how to get out of debt, save money, reorder priorities, and convert problems into opportunities

A married couple tells how they used the nine-step program outlined in the best-seller, *Your Money or Your Life*, to gain more leisure time, reduce their spending, and reassess their values. 50,000 first printing. Tour.

An exploration of our relationship with food and eating locally—from the bestselling author of *Your Money or Your Life* Taking the local food movement to heart, Vicki Robin pledged for one month to eat only food sourced within a ten-mile radius of her home on Whidbey Island in Puget Sound, Washington. Like Barbara Kingsolver's *Animal, Vegetable, Miracle* and the bestselling books of

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Michael Pollan, *Blessing the Hands That Feed Us* is part personal narrative and part global manifesto. Robin's challenge for a sustainable diet not only brings to light society's unhealthy dependence on mass-produced, prepackaged foods but also helps her reconnect with her body, her community, and her environment. Featuring recipes throughout, along with practical tips on adopting your own locally-sourced diet, this is a candid, humorous, and inspirational guide to the locavore movement and a healthy food future.

Discusses medieval economic thought, centering on the belief that usury was immoral and unnatural

Guides readers with practical advice for getting -- and keeping -- their finances in order, covering all the money-management bases, from saving and spending to getting out of debt to investing, and planning for retirement.

This book puts into perspective globalisation, the neo-liberal offensive and the crisis of the Third World debt.

**NATIONAL BESTSELLER** • A stunning “portrait of the enduring grace of friendship” (NPR) about the families we are born into, and those that we make for ourselves. A masterful depiction of love in the twenty-first century. A

**NATIONAL BOOK AWARD FINALIST** • **A MAN BOOKER PRIZE FINALIST** •

**WINNER OF THE KIRKUS PRIZE** *A Little Life* follows four college

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classmates—broke, adrift, and buoyed only by their friendship and ambition—as they move to New York in search of fame and fortune. While their relationships, which are tinged by addiction, success, and pride, deepen over the decades, the men are held together by their devotion to the brilliant, enigmatic Jude, a man scarred by an unspeakable childhood trauma. A hymn to brotherly bonds and a masterful depiction of love in the twenty-first century, Hanya Yanagihara's stunning novel is about the families we are born into, and those that we make for ourselves. Look for Hanya Yanagihara's new novel, *To Paradise*, coming in January 2022.

A fully revised edition of one of the most influential books ever written on personal finance with more than a million copies sold "The best book on money. Period." –Grant Sabatier, founder of "Millennial Money," on CNBC Make It "This is a wonderful book. It can really change your life." -Oprah For more than twenty-five years, *Your Money or Your Life* has been considered the go-to book for taking back your life by changing your relationship with money. Hundreds of thousands of people have followed this nine-step program, learning to live more deliberately and meaningfully with Vicki Robin's guidance. This fully revised and updated edition with a foreword by "the Frugal Guru" (New Yorker) Mr. Money Mustache is the ultimate makeover of this bestselling classic, ensuring that its

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time-tested wisdom applies to people of all ages and covers modern topics like investing in index funds, managing revenue streams like side hustles and freelancing, tracking your finances online, and having difficult conversations about money. Whether you're just beginning your financial life or heading towards retirement, this book will show you how to:

- Get out of debt and develop savings
- Save money through mindfulness and good habits, rather than strict budgeting
- Declutter your life and live well for less
- Invest your savings and begin creating wealth
- Save the planet while saving money
- ...and so much more!

"The seminal guide to the new morality of personal money management."  
-Los Angeles Times

What if a happier life was only a few simple choices away? A successful entrepreneur living in Southern California, Scott Rieckens had built a "dream life": a happy marriage, a two-year-old daughter, a membership to a boat club, and a BMW in the driveway. But underneath the surface, Scott was creatively stifled, depressed, and overworked trying to help pay for his family's beach-town lifestyle. Then one day, Scott listened to a podcast interview that changed everything. Five months later, he had quit his job, convinced his family to leave their home, and cut their expenses in half. Follow Scott and his family as they devote everything to FIRE (financial independence retire early), a subculture

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obsessed with maximizing wealth and happiness. Filled with inspiring case studies and powerful advice, *Playing with FIRE* is one family's journey to acquire the one thing that money can't buy: a simpler — and happier — life. Based on the documentary

*Your Money or Your Life 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence: Fully Revised and Updated for 2018* Penguin

Your all-in-one guide to getting your career and finances in order — for greater clarity, happiness, and peace of mind. Studies show that if you're like the majority of young professionals, you feel dissatisfied with your job, your finances, or your overall station in life. It can seem impossible to disentangle the work stuff, the money stuff, and the personal stuff, because they're all inextricably linked. But the good news is, you don't have to go at it alone: *Work Your Money, Not Your Life* is your all-in-one guide to achieving both your career and financial goals so that you can get where you want to be. In his debut book, Roger Ma, an award-winning financial planner and a publisher strategist at Google, offers secrets on how you can craft a meaningful career, gain financial comfort, and achieve a greater sense of purpose. And the premise behind it all is this: money affects every part of our lives. Simply by sorting out your personal finances (and it isn't

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as bad as it sounds!), you can build a foundation from which you'll be able to find the right career path, visualize your desired lifestyle, and turn your dreams into a reality. You'll learn how to: Relieve yourself of the work, money, and personal stressors that keep you up at night Dispel the job myths that are preventing you from a more rewarding career Apply the fundamentals of personal finance to your unique situation, without all the confusing jargon Prioritize and balance your career and money needs through exercises and easy-to-use templates, launching yourself on the path to the life satisfaction you desire When the life you're living and the life you want to live don't match up, everything feels off balance. Where do you begin trying to connect the dots? Start with this book. Through accessible, practical advice, you'll learn the career and financial strategies you need to live the life you deserve.

Globalization brings growth? Think again. Debt--engineered by the IMF and World Bank--sucks countries dry.

"A startling new philosophy and practical guide to getting the most out of your money-and out of life-for those who value memorable experiences as much as their earnings"--

Awarded the 2016 Nautilus Silver Medal for Personal Growth! This is the book your money-savvy best friend, therapist, and accountant would write if they

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could. It's the book about money for people who don't even want to think about money, until the arrival of that inevitable day when we all realize we must come to terms with this thing called money. Everyone has pain and challenges, strengths and dreams about money, and many of us mix profound shame into that relationship. In *The Art of Money*, Bari Tessler offers an integrative approach that creates the real possibility of "money healing," using our relationship with money as a gateway to self-awareness and a training ground for compassion, confidence, and self-worth. Tessler's gentle techniques weave together emotional depth, big picture visioning, and refreshingly accessible, nitty-gritty money practices that will help anyone transform their relationship with money and, in so doing, transform their life. As Bari writes, "When we dare to speak the truth about money, amazing healing begins."

**Buddha Can Improve Your Sports Performance and Life** "No other person has had more influence on my thirty-six years of coaching than Jerry Lynch."—Missy Foote, Head women's lacrosse coach, Middlebury College #1 New Release in Coaching Hockey, Tennis The Competitive Buddha is about mastery, leadership, spirituality, and the Kobe Bryant Mamba Mentality. Discover how people from all parts of the world have brought together the Buddha and athletics for greater fun, enjoyment, and pleasure during their performances. Connect spirituality to sports.

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Learn what you need to keep, what you need to discard, and what you need to add to your mental, emotional, and spiritual skill set as an athlete, coach, leader, parent, CEO, or any other performer in life. Understand how Buddhism can help you to be better prepared for sports and life, and how sports and life can teach you about Buddhism. On the court, field, and beyond. Dr. Lynch is an avid runner and biker and he has coached athletes at the high school and AAU level. He earned his doctorate in psychology at Penn State University and has done extensive post-doctoral work in the area of philosophy, Taoist and Buddhist thought, comparative religions, leadership development, and performance enhancement. Dr. Jerry Lynch demonstrates how certain timeless core Buddha values inspire you to embrace and navigate uncharted waters and understand the Buddha-mind and the Kobe Bryant Mamba Mentality. Become a master coach of your own life. When it comes to leadership and coaching, The Competitive Buddha teaches how the best coaches today use the ancient methods for our modern times. Learn specific strategies and techniques for implementing this special way to guide and lead. The Competitive Buddha teaches: • Leadership Skills • How to use Buddhism as an approach to competition • How to master athletics and life Readers who enjoyed Win the Day, Mamba Mentality, or Relentless Optimism will love The Competitive Buddha.

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“The best memoir I've ever read.” —Oprah Winfrey “Will Smith isn't holding back in his bravely inspiring new memoir . . . An ultimately heartwarming read, Will provides a humane glimpse of the man behind the actor, producer and musician, as he bares all his insecurities and trauma.” —USA Today One of the most dynamic and globally recognized entertainment forces of our time opens up fully about his life, in a brave and inspiring book that traces his learning curve to a place where outer success, inner happiness, and human connection are aligned. Along the way, Will tells the story in full of one of the most amazing rides through the worlds of music and film that anyone has ever had. Will Smith’s transformation from a West Philadelphia kid to one of the biggest rap stars of his era, and then one of the biggest movie stars in Hollywood history, is an epic tale—but it’s only half the story. Will Smith thought, with good reason, that he had won at life: not only was his own success unparalleled, his whole family was at the pinnacle of the entertainment world. Only they didn't see it that way: they felt more like star performers in his circus, a seven-days-a-week job they hadn't signed up for. It turned out Will Smith's education wasn't nearly over. This memoir is the product of a profound journey of self-knowledge, a reckoning with all that your will can get you and all that it can leave behind. Written with the help of Mark Manson, author of the multi-million-copy bestseller *The Subtle Art of Not*

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Giving a F\*ck, Will is the story of how one person mastered his own emotions, written in a way that can help everyone else do the same. Few of us will know the pressure of performing on the world's biggest stages for the highest of stakes, but we can all understand that the fuel that works for one stage of our journey might have to be changed if we want to make it all the way home. The combination of genuine wisdom of universal value and a life story that is preposterously entertaining, even astonishing, puts Will the book, like its author, in a category by itself.

A simple, proven-effective formula for freeing yourself from debt—and staying that way • Revised and updated, with a new Preface by the author “A must read for anyone wanting to get their head above water.”—The Wall Street Journal THE CLASSIC GUIDE, REVISED WITH UP-TO-THE-MINUTE INFORMATION OUT OF THE RED • Do this month’s bills pile up before you’ve paid last month’s? • Do you regularly receive past-due notices? • Do you get letters threatening legal action if immediate payment is not made? • Do the total amounts of your revolving charge accounts keep rising? INTO THE BLACK Whether you are currently in debt or fear you’re falling into debt, you are not alone. Sixty million Americans—from doctors to secretaries, from executives to the unemployed—face the same problem and live under the same daily stress. Based on the proven

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techniques of the national Debtors Anonymous program, here is the first complete, step-by-step guide to getting out of debt once and for all. You'll learn • how to recognize the warning signs of serious debt • how to negotiate with angry creditors, collection agencies, and the IRS • how to design a realistic and painless payback schedule • how to identify your spending blind spots • how to cope with the anxiety and daily pressures of owing money • plus the three cardinal rules for staying out of debt forever, and much more! This book is neither sponsored nor endorsed by Debtors Anonymous. A recovered debtor, the author is intimately familiar with the success of the Debtors Anonymous program.

The income tax wasn't integral to anything the Founders of this country had in mind and it wasn't integral to anything they designed. *Your Money or Your Life: Why We Must Abolish the Income Tax* shows where the income tax and the IRS came from, and recounts not only how they came to be but why. What makes Richman's analysis different is that he shows that the special evils of the IRS and income tax are not accidental, something that can be eliminated just by putting the right people in charge or by offering a few reforms here and there. They are intrinsic to the purpose for which the IRS and the income tax exist. And that's why Richman proposes that the whole thing just be repealed. This book shows how the income tax makes you poorer. Reading Richman's discussion of it will make you richer.

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Through her phenomenally popular and award-winning podcast, She's on the Money, Victoria Devine has built an empowered and supportive community of women finding their way to financial freedom. Honest, relatable, non-judgemental and motivating, Victoria is a financial adviser who knows what millennial life is really like and where we can get stuck with money stuff. (Did someone say 'Afterpay'...?) So, to help you hit your money goals without skimping on brunch, she's put all her expert advice into this accessible guide that will set you up for a healthy and happy future. Learn how to be more secure, independent and informed with your money – with clear steps on how to budget, clear debts, build savings, start investing, buy property and much more. And along with all the practical information, Victoria will guide you through the sometimes-tricky psychology surrounding money so you can establish the values, habits and confidence that will help you build your wealth long-term. Just like the podcast, the book is full of real-life money stories from members of the She's on the Money community who candidly share their experiences, wins and lessons learned to inspire others to turn their stories around, too. And with templates and activities throughout, plus a twelve-month plan to get you started, you can immediately put Victoria's recommendations into action in your own life. You are not alone on your financial journey, and with the money principles in this book you'll go further than you ever thought possible. Bestselling author and UK television star Alvin Hall demystifies the principles of personal money management, helping readers control their finances so they can move

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from confusion—about credit, debt, investments, and retirement—to clarity. Americans are finding themselves in tough situations in the midst of today's volatile financial climate and more than ever need good guidance and discipline. In *Your Money or Your Life*, financial guru Alvin Hall shows how taking charge of money reduces stress in all aspects of life—work, day-to-day living, and relationships—and it's never too late to start monitoring this crucial area of life and working towards achieving long-term financial goals. One of the keys to achieving financial success is to first learn how to distinguish between “wants” and “needs.” Hall instructs and empowers readers to create a budget that allots for life necessities and material desires. But he also warns readers to get to the emotional root of what causes them to “want” certain things and reconsider their desires carefully. Most importantly, Hall teaches readers how to recognize and manage their personal spending styles, how to find painless ways to save money, how to understand the real cost of credit card debt, how to pick the best mortgage package for them, how to plan for retirement, and how to evaluate insurance offers. With *Your Money or Your Life*, Alvin Hall provides sound financial advice that enables readers to make confident decisions and attain financial security.

Our twenties--it's the decade when we come of age as adults and when we establish, for better or for worse, the foundations of our financial lives. Many of us begin our twenties burdened with college loan payments, and it's not unusual to end them with even more debt, often in the form of a costly home mortgage. In this debt-bracketed

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decade, it's crucial to develop solid money-management skills that will see you into your thirties in sound financial shape. The more you learn about saving, budgeting, and other money matters during your twenties, the more solid a foundation you can create--a foundation that will support your financial life for the next seventy years! In this lively and fun book, personal finance expert Peter Dunn offers practical tips and strategies created specifically to address the financial concerns and goals of readers in their twenties. Learn to master the challenges of this crucial decade with **YOUR MONEY LIFE: YOUR 20s**.

The International Bestseller "This book blew my mind. More importantly, it made financial independence seem achievable. I read Financial Freedom three times, cover-to-cover." —Lifehacker Money is unlimited. Time is not. Become financially independent as fast as possible. In 2010, 24-year old Grant Sabatier woke up to find he had \$2.26 in his bank account. Five years later, he had a net worth of over \$1.25 million, and CNBC began calling him "the Millennial Millionaire." By age 30, he had reached financial independence. Along the way he uncovered that most of the accepted wisdom about money, work, and retirement is either incorrect, incomplete, or so old-school it's obsolete. Financial Freedom is a step-by-step path to make more money in less time, so you have more time for the things you love. It challenges the accepted narrative of spending decades working a traditional 9 to 5 job, pinching pennies, and finally earning the right to retirement at age 65, and instead offers readers an alternative: forget

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everything you've ever learned about money so that you can actually live the life you want. Sabatier offers surprising, counter-intuitive advice on topics such as how to: \* Create profitable side hustles that you can turn into passive income streams or full-time businesses \* Save money without giving up what makes you happy \* Negotiate more out of your employer than you thought possible \* Travel the world for less \* Live for free--or better yet, make money on your living situation \* Create a simple, money-making portfolio that only needs minor adjustments \* Think creatively--there are so many ways to make money, but we don't see them. But most importantly, Sabatier highlights that, while one's ability to make money is limitless, one's time is not. There's also a limit to how much you can save, but not to how much money you can make. No one should spend precious years working at a job they dislike or worrying about how to make ends meet. Perhaps the biggest surprise: You need less money to "retire" at age 30 than you do at age 65. Financial Freedom is not merely a laundry list of advice to follow to get rich quick--it's a practical roadmap to living life on one's own terms, as soon as possible.

You're smart. So don't be dumb about money. Pinpoint your biggest money blind spots and take control of your finances with these tools from CBS News Business Analyst and host of the nationally syndicated radio show Jill on Money, Jill Schlesinger. "A must-read . . . This straightforward and pleasingly opinionated book may persuade more of us to think about financial planning."--Financial Times Hey you . . . you saw the title.

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You get the deal. You're smart. You've made a few dollars. You've done what the financial books and websites tell you to do. So why isn't it working? Maybe emotions and expectations are getting in the way of good sense--or you're paying attention to the wrong people. If you've started counting your lattes, for god's sake, just stop. Read this book instead. After decades of working as a Wall Street trader, investment adviser, and money expert for CBS News, Jill Schlesinger reveals thirteen costly mistakes you may be making right now with your money. Drawing on personal stories and a hefty dose of humor, Schlesinger argues that even the brightest people can behave like financial dumb-asses because of emotional blind spots. So if you've saved for college for your kids before saving for retirement, or you've avoided drafting a will, this is the book for you. By following Schlesinger's rules about retirement, college financing, insurance, real estate, and more, you can save money and avoid countless sleepless nights. It could be the smartest investment you make all year. Praise for *The Dumb Things Smart People Do with Their Money* "Common sense is not always common, especially when it comes to managing your money. Consider Jill Schlesinger's book your guide to all the things you should know about money but were never taught. After reading it, you'll be smarter, wiser, and maybe even wealthier."--Chris Guillebeau, author of *Side Hustle* and *The \$100 Startup* "A must-read, whether you're digging yourself out of a financial hole or stacking up savings for the future, *The Dumb Things Smart People Do with Their Money* is a personal finance gold mine loaded with smart financial nuggets

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delivered in Schlesinger's straight-talking, judgment-free style."--Beth Kobliner, author of Make Your Kid a Money Genius (Even If You're Not) and Get a Financial Life  
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