

Financially Fearless The Learnvest Program For Taking Control Of Your Money

You don't have to spend decades paying off your student loans! You can destroy your debt fast and live a life of freedom. You've been lied to: there's no such thing as good debt. Debt sucks. Period. And that includes student loan debt. No matter what you believed—or were told—when you took out your loans, you need to get serious about getting rid of your debt fast, because it's costing you more than you know. That's why bestselling author Anthony O'Neal wrote this motivating 64-page Quick Read to show you why you need to dump your debt fast and how to do it. If you have student loan debt and have never heard of Ramsey Solutions or the 7 Baby Steps, this 64-page Quick Read is for you. Anthony will walk you step-by-step through Baby Steps 1 and 2 to show you how to dump your debt forever. You'll learn: -The ugly truth about how debt hurts you -The importance of an emergency fund and how to budget (Baby Step 1) -The point of the debt snowball (Baby Step 2) -Exactly what to do to pay off your student loans faster -How to control your money so it doesn't control you -You'll also hear stories from real people about how they paid off their debt fast You don't need relief from your debt, you need to get mad at it. Because the truth is, when you get mad enough, you can pay off your loans faster than you ever thought possible—and take control of your money and your life. It's good! Don't let anything stand in the way of your future. This plan has helped millions get out of debt and you're next. You can do this! (Ramsey Press)

A groundbreaking book about personal growth that presents a uniquely effective set of four tools that bring about dynamic change in the present and impart a greater understanding of the depth and complexity of the human condition over the longterm. The Tools addresses the most common complaint patients have about psychotherapy: the interminable wait for change to begin. Barry Michels, an IA-based therapist, was frustrated by his inability to bring his patients faster relief from the issues that plagued them. He found a mentor in Phil Stutz, a psychiatrist who years before devised a methodology that arose from a similar disenchantment. The traditional therapeutic model sets its sights on the past, but Stutz and Michels employ an arsenal of tools—exercises that access the power of the unconscious and effectively meet the most persistent problems people face—and the results are electrifying. Stutz and Michels are each sought-after—a recent profile in The New Yorker touted them as an "open secret" in Hollywood—and treat a high-powered and creative clientele. Their first work, The Tools transcends the typical self-help genre because of its paradigm-changing material, the credibility of its authors, and the instant appeal and empowerment of its message.

You're going to earn plenty of money over your lifetime. Are you going to waste it on stupid crap that doesn't pay happy, or let it buy your freedom and your most audacious dreams? No never get an instruction manual about how money works. Most of what we learn about money comes from advertising or from other people who know as little as we do. No wonder we make such basic mistakes. No wonder we feel disempowered and scared. No wonder so many of us have credit card debt. In this clear and engaging basic guide to managing your finances, you will learn: - how to trick your dumb brain into saving money, without giving up fun - how to make a bona fide grown-up budget - why you need to forget what you've learned about credit - How to negotiate a raise - Why buying a house (probably) won't make you rich - The one super-simple investment you need With helpful exercises, informative illustrations (also: kittens) and straightforward advice, this book doesn't shy away from the psychology of money, and is empowering, humorous and helpful. The book you wish you'd had at 25, but is never too late to read.

Times have changed and the rules have changed, but financial security is still the goal. Do you know how to get there? There is a new reality out there—a new normal. What was once certain—that you would be able to retire comfortably, that you would pay for your kids' education, that your home would appreciate in value—is no longer a sure thing. So much has changed on the financial landscape that it's hard to know which moves are the right ones to make. Suze Orman's million-copy bestselling financial action plan—fully revised and updated—will show you the way. NEW TIMES CALL FOR NEW RULES—AND THIS IS WHAT SUZE ORMAN'S ACTION PLANDELIVERS: * up-to-date information on new legislation that could affect how you will achieve your financial goals * an explanation of new FICO practices, and a new strategy for dealing with credit cards when you're trying to get out of debt * sound advice about rebuilding your retirement plan, and what to do if you're already retired * guidance on how to live within your means, and strategies for keep you on the path to achieving your goals in this new age of financial honesty PLUS AN ALL-NEW CHAPTER ON KIDS AND MONEY—how to give your kids a solid financial education, no matter their age!

A heartwarming series of stories and practical wisdom on entrepreneurship and wealth in the vein of Rich Dad, Poor Dad, written by a financially independent father for his ambitious son. Soon after he opened his vineyard for business many years ago, the Wealthy Gardener noticed a puzzling fact. Everyone wanted money, but only a few people managed to accumulate it. The reason, he realized, is that most people focus on short term gains instead of long term wealth. As he grew older and more aware of his dwindling time on this earth, the Wealthy Gardener began to share his hard-earned wisdom with the financially troubled in his community, patiently mentoring those who asked for his practical advice on the ways of prosperity. The parable of the Wealthy Gardener is far more than an admonishment to earn more or spend less; it is about timeless principles. As his lessons reveal, financial freedom is a means to power and control over our lives. Without money, we are subject to the demands and whims of others. With money, we are sheltered from the storm, and we can extend that shelter to our loved ones. Poised to become an intimate financial classic, The Wealthy Gardener will inspire readers to find their own noble purpose and relieve their money worries once and for all. No matter your income level, skillset, or unique economic disadvantages, the lessons in this book will show you the path forward. All you need is the will to work, the desire to succeed, and the motivation to learn.

Hustle and Hack Your Way to Happiness

An Amazingly Simple Way to Take Control of Your Finances Once and For All

Good Money Revolution

A Wealth-Building Manifesto for Women Who Want to Earn More (and Worry Less)

How to Retire with Enough Money

10 Steps to Get You Back on Track in 2010

Your Super-Serious Guide to Modern Money Management

Bonnie's Household Budget Book

"This workbook includes 55 practical reinforcement exercises that enable students to actively learn each principle."--Back cover.

A comprehensive, updated guide to setting up a monthly budget, tracking expenses, and saving money explains how to take control of daily finances, set goals and priorities, balance income and expenses, and budget for utilities, payments, maintenance, and home improvements, Original, 30,000 first printing.

The MoneySmart Family System will show you how to teach your children to manage money and have a good attitude while they're learning to earn, budget, and spend wisely.

WALL STREET JOURNAL and USA TODAY NATIONAL BESTSELLER! Do you feel like you deserve to make more money? In Good Money Revolution, you'll learn how to make more money, live the life you deserve, and change the world, too. Derrick Kinney is the fresh financial voice to guide you there. This book gives you a shame-free, simple success plan for your money—without cutting out your favorite latte! You hate debt and worked hard paying it down. Now you wonder, What's next? As you worry about the future, you can't afford to get it wrong and need a financial plan that fits your unique goals and dreams. You want to make more money and make the world better, but you don't have a clue where to start. You should have a bigger paycheck, enjoy real financial freedom, and live the life you've always wanted. If you're not making the money you deserve, and you're not making the impact on the world you've always wanted, there's a better way for your money to make you money today. Money is good and you should have more of it. But not for the reasons you might think. Here's a secret: lots of money won't make you happy—until you add meaning to your money. When you connect your cash to a cause, your money to a movement, and your profits to a purpose you love, you will make more money and create a life full of meaning and purpose. In Good Money Revolution, you'll discover: The secret to making more money—your Generosity Purpose 5 money mindsets keeping you from cash flow to teach your money to make you money—and use it for good The 3 Levers of Money: Save More, Crush Your Debt, and Earn More How to transform your business and create a raving customer base in just a few weeks. Make Good Money. This book will show you how. Welcome to the Good Money Revolution.

At the intersection of finance and technology, the New York Times bestselling author shows how to get more out of the digital age to get more out of the money. We live in a new financial world. Our wallets—like every other aspect of our lives—have gone fully digital. From mobile pay to robo-advisers to cryptocurrencies, technology is rewriting the rules for how we earn, save, spend, and invest. Most people have no idea what to make of the latest trends, but smarter—than most people see confusion, Alexa von Tobel sees opportunities for everyday Americans to make their money work for them. Technology has made virtually every aspect of our lives cheaper and more convenient: from hailing a cab to getting a prescription filled to buying groceries. So why shouldn't it do the same when it comes to managing our finances? Alexa von Tobel shows that it can. In this straightforward and jargon-free guide, she shows us how to use the simple tools found on any smartphone to earn more, spend less, and invest smarter—and with fewer headaches. Readers will learn how: * How to navigate the world of mobile pay and how going cashless can help you avoid unnecessary fines/fees * How to automate your investments and savings to keep earning you money while saving you time and stress * How to protect against privacy breaches and keep your data accounts, and identify ultra secure * What the Bitcoin hype is all about and what it means for the future of money Money is going digital—whether we like it or not. It's time to move Financially Forward...or get left behind.

Teaching Financial Independence to Children of Every Age

The Ultimate Cheapskate's Guide to a Better, Earlier, Happier Retirement

The Step-by-Step Plan to Pay Off Your Student Loans Faster

Heads I Win, Tails I Win

The Tools

Ten Simple Steps to Becoming Financially Whole

Suze Orman's Action Plan

Catch of the Decade

*Let 2010 Set You on the Path to Wealth. Believe it or not, recessions make millionaires! Will you be one? In Start Over, Finnish Rich, America's best-loved financial expert, David Bach, explains that 2010 will be the best opportunity for building wealth we have seen in decades. And, as the economy recovers, you must be set up to recover with it. Bach's easy, take-action plan will show you how. Start Over, Finnish Rich supplies the ten crucial moves you must make in 2010 to get back on track and recapture your dreams of a richer future. Learn how to: * Get out of debt * Fix your credit * Rebuild your 401k plan * Improve your 529 Plan * Take smart risks * Reorganize your financial life for the high tech age * Update your real estate plan * Change your other about money * Recommit to wealth As Bach says, "A recession is a terrible time to waste—so don't waste this one! Use it instead to get rich." Read Start Over, Finnish Rich and let David Bach put you and your family back on the path to financial freedom.*

Unlike most retirement planning and lifestyle books that focus on investing—or at the other end of the spectrum, on how to get the senior discount on a Grand Slam Breakfast at Denny's—this new book from Jeff Yeager, America's favorite cheapskate, makes the compelling case that you can have a joyous, worry-free retirement by merely spending smart and focusing on what you truly want and expect out of retirement. Combining Yeager's lovable humor and offbeat anecdotes that have garnered him an ever-growing fan base, *How to Retire the Cheapskate Way* shares with readers hundreds of retirement secrets and tips, including: -How to Simple-size Your Way to a Better Retirement -The 20 Secret Cheapskate Principles for Retiring Comfortably on Less...Maybe Even on Social Security Alone -How to Survive the Medical Maulstrom (without resorting to DIY surgery at home) -Plus Dozens of Fun Ways to Both Earn a Little Extra Income During Retirement and Painlessly Cut Your Expenses Yeager, who serves as the official "Savings Expert" for AARP and its 40+ million members, weaves together both everyday practical tips and life-changing financial strategies with the real life stories of frugal retirees as well as people of all ages who are working toward a better, earlier, happier retirement The Cheapskate Way

Here is a single-lead read that can change the course of your retirement. Written by Dr. Teresa Gillarducci, an economics professor, a retirement and savings specialist, and a trustee to two retiree health-care trusts worth over \$54 billion, *How to Retire with Enough Money* cuts through the confusion, misinformation, and bad policy-making that keeps us spending or saving poorly. It begins with acknowledging what a person or household actually needs to have saved—the rule of thumb is eight to ten times your annual salary before retirement—and how much to expect from Social Security. And then it delivers the basic principles that will help the money grow, including a dozen good ideas to get current expenses under control. Why to "get rid of your gym"—those for-fee (or hidden-fee) financial planners that suck up valuable assets. Why it's always better to pay off a loan or a mortgage. There are no gimmicks, no magical thinking—just an easy-to-follow program that works.

Are you tired of living paycheck to paycheck, working long hours at a JOB that stands for "Just Over Broke"? Do you dream about retiring early to spend more time with your loved ones—or finally owning a house in your favorite part of town? If you're ready to take charge of your finances and move beyond your salary to create new wealth, then come on, girl—it's time to make your money grow! These days the stock market can make anyone flinch—but as the money-wise Glinda Bridgforth knows, it's more important than ever to plan for the future and secure your lifestyle. In this timely follow-up to her bestselling *Girl, Get Your Money Straight!*, Bridgforth teams up with investment expert and stockbroker Gal Perry-Mason to deliver power-packed, sister-to-sister advice on how to master the stock market, grow your income, and start investing in your biggest asset—YOU. Beginning with simple, engaging exercises to help you assess your finances and transform any negative money beliefs that hold you back, Bridgforth and Perry-Mason then present their step-by-step program for becoming acquainted with investing and making your money work for you, 24-7. You will learn how to: *Clear away debt and clear the deck—*for* investing *Create new streams of income by using your own special talents * Develop an investment mission statement *Map out a personalized plan for retirement and take advantage of the best retirement options: 401(k)s, IRAs, and more *Own your own piece of the rock: buying prime real estate *Take the mystery out of the market and build an investment portfolio that's right for you *Use bonds, mutual funds, and blue chip stocks to lower your risk without sacrificing profits * Read the market for winners and losers—and get the knowledge you need to protect your assets Filled with Bridgforth's warm-hearted wisdom and advice, and complete with worksheets, exercises, affirmations, and inspiring stories of African American women who've succeeded in life, *Make Your Money Grow!* is an essential practical guide to achieving the next level of financial security and funding the future of your dreams.

You Can Baby Step Your Way to Becoming a Millionaire Most people know Dave Ramsey as the guy who'd get stumped with a lot of zeros on the end. He made his first million in his twenties—the wrong way—and then went bankrupt. That's when he set out to learn God's ways of managing money and developed the Ramsey Baby Steps. Following these steps, Dave became a millionaire again—this time the right way. After three decades of guiding millions of others through the plan, the evidence is undeniable: if you follow the Baby Steps, you will become a millionaire and get to live and give like no one else. In *Baby Steps Millionaires*, you will... *Take a deeper look at Baby Step 4 to learn how Dave invests and builds wealth *Learn how to bust through the barriers preventing them from becoming a millionaire *Hear true stories from ordinary people who dug themselves out of debt and built wealth *Discover how anyone can become a millionaire, especially you Baby Steps Millionaires isn't a book that tells the secrets of the rich. It doesn't teach complicated financial concepts reserved only for the elite. As a matter of fact, this information is straightforward, practical, and maybe even a little boring. But the life you'll lead if you follow the Baby Steps is anything but boring! You don't need a large inheritance or the winning lottery number to become a millionaire. Anyone can do it—even today. For those who are ready, it's game on!

You Need More Money

Wake Up and Solve Your Financial Problems Once And For All

Getting a Grip on Your Finances

The LearnVest Program for Taking Control of Your Money

The Best Money Advice You Never Got

The Money Class

The Money Book for the Young, Fabulous & Broke

Patery of Italian Independence

Financially FearlessThe LearnVest Program for Taking Control of Your MoneyCurrency

Featured on The Drew Barrymore Show Can money buy happiness? Maybe, but not like you may think ... The Social's finance expert gives practical advice on how to spend, budget, invest, and feel good about money With Happy Go Money, financial expert Melissa Leong cuts through the noise to show you how to get the most delight for your dollar. Happy Go Money combines happiness psychology and personal finance and distills it into an indispensable starter guide. Each snappy chapter provides practical, easy-to-understand advice on topics such as spending, budgeting, investing, and mindfulness, while weaving in research, interactive exercises, and relatable anecdotes. Frank, funny, and empowering, this primer challenges everyone to revamp their relationship with their money so they can dial down their worries and superize their joy.

The nation's #1 real estate broker and star of Bravo's Million Dollar Listing New York shares his secrets for superstar success and getting what you want out of life—no matter who you are or what you do. Ten years ago, Fredrik Eklund moved to New York City from his native Sweden with nothing but a pair of worn-out sneakers and a dream: to make it big in the city that never sleeps. Since then, he's become the top seller in the most competitive real estate market on the planet, brokering multimillion-dollar deals for celebrities, selling out properties all over the city, and charming audiences around the world as one of the stars of the hit Bravo series Million Dollar Listing New York. Now, for the first time, Fredrik shares his secrets so that anyone can find success doing what they love. According to Fredrik, even if you don't consider yourself a salesperson, you've been in sales your whole life because every day you are selling your most important asset: yourself. Whenever you influence, persuade or convince someone to give you something in exchange for what you've got—whether it's a luxury home, a great idea at work, or your profile on Match.com—you are selling. And if you know how to sell the right way, you can live your dream. That is what The Sell is all about. Blending personal stories, hilarious anecdotes, and the expertise he's gained from his meteoric rise, Fredrik has written the modern guide on becoming successful, a book that tells you how to recognize and cultivate your true talents and make the ultimate sell. From the importance of being your most authentic self to looking like a million bucks (yet!), he shows how intangible factors like personality and charm can get you noticed and make you shine. He also shares his tips and tricks for negotiating, persuading, and negotiating so that in any of life's dealings, you'll come out a winner. Whether you work on Wall Street or at Wal-Mart, aim to become the top seller at your company or want to impress a first date. The Sell will help you have more personal and professional success, lead a rich and fulfilling life, and have fun along the way.

Now updated—America's #1 bestselling home-buying book! Want to buy a house, but concerned about the market? Have no fear—this trusted guide arms you with Eric Tyson and Ray Brown's time-tested advice and updated strategies for helping a home in current market conditions. You'll discover how to find the right property, make smart financial decisions, and understand the latest lending requirements and tax implications. If you don't live to this edition—new and expanded coverage to help homebuyers take advantage of low home prices, understand the subprime mortgage crisis, obtain a mortgage, and improve credit scores To buy or not to buy?—weigh the advantages of owning versus renting, get your finances in order, and know how much house you can safely afford Handle financing—understand your credit rating, navigate the different types of mortgages, and complete all paperwork! Lay the real estate game—find the right location and property, assemble an all-star real estate team, and make the most of the Internet's real estate resources Let's make a deal—negotiate with finesse, make successful offers, inspect and protect your new home, and cover all your bases in escrow Invaluable information, especially for the first-time home buyer. “—Fort Worth Star-Telegram "A reference you'll turn to time after time."—St. Petersburg Times Open the book and find: Reasons why home prices rise and fall Hands-on instruction for buying a home in up or down markets How to pay the price you want The best mortgage options A sample home-buying contract Pro and cons of comparable market analysis Tips for overcoming mortgage and appraisal problems How to cope with buyer's remorse The best real estate Web sites

Talking about money sucks; but so does being broke. Do your eyes glaze over just thinking about the mumbo-jumbo of finance? Do you break out into hives at the thought of money? Well, sister, you are not alone. In RICH BITCH, money expert and financial journalist Nicole Lapin lays out a 12-Step Plan in which she shares her experiences, mistakes and all of, getting her own finances in order. No lecturing, just help from a friend. And even though money is typically an off-limits conversation, nothing is off-limits here. Lapin rethinks every piece of financial wisdom you've ever heard and puts her own cash on the line to show you that it's not as hard-and-fast rules about finance, but when it comes to your money, the only person who can spend it is you. Should you invest in the stock of 401(k)? Maybe not. Should you splurge on that morning latte? Likely yes. Instead of nickel-and-dimeing yourself, Nicole's advice focuses on investing in yourself so you don't have to stress over the little things. But in order to do that, you have to be able to speak the language of money. After all, money is a language like anything else, and the sooner you can join the conversation, the sooner you can live the life you want. RICH BITCH rehabs whatever bad habits you might have and provides a plan you can not only sustain, but thrive with. It's time to go after the rich life you deserve, and confident enough to call yourself a RICH BITCH.

New Rules for New Times

Why Didn't They Teach Me This in School! Workbook

How to Launch, Build and Sell a Digital Business

How to Use Today's Digital Tools to Earn More, Save Better, and Spend Smarter

How Ordinary People Built Extraordinary Wealth—and How You Can Too

Smart, Not Spoiled

Broke Millennial

Think Like a Breadwinner

Finally, a financial plan that lets you be YOU, only richer. It's time to throw away all your old notions of what financial advice should look like. Because if you're looking for a book to put you on the austerity savings plan that has you giving up vacations and lattes, you're out of luck. But if you're looking to get your finances in rock-hard shape—in less time than it takes to finish a workout—then Alexa von Tobel, Founder and CEO of LearnVest, has your back. How? Through the LearnVest Program. First, you'll take stock of where you stand today. Then, you'll create your customized 50/20/30 plan. 50/20/30 simply refers to the percentage breakdown of how to spend your take-home pay each month. The 50 gets the essentials out of the way so you don't have to stress about them. The 20 sets your foundation for the future, then the 30 is left to spend on the things that bring happiness to your life. By the time you're finished reading this book, you'll walk away with a financial game plan tailored to your priorities, your hopes and dreams, and your lifestyle. And, because von Tobel and the team at LearnVest are experts at financial planning in the online era, you'll also learn how to integrate your financial plan into your mobile, social, digital life. Like your own personal financial planner between two covers, this book will set you up for a secure, worry-free money future, without having to give up things you love. So toss those old-school financial guides out the window, and get ready to start living your richest life.

A guide to creating a personalized debt reduction plan offers daily spending strategies, expense-tracking tools, and budgeting guidance, while offering advice on discussing debt problems with family and downsizing expenses.

From the money needs behind the award-winning Stacking Benjamins podcast, a new kind of personal finance book to get your house in order. Rich. Wealthy. Well-heeled. Moneyed. Affluent. Not bad—but why not get Stacked instead? If you've ever dreamed of a basic philosophy of money that'll help you live bigger, be bolder, and laugh harder, you need this book. In these uncertain times, the basics matter more than ever. But for most of us, concepts such as investing, budgeting, and getting out of debt just don't float our boats (or 150-foot yachts)—and so we put them off longer than we should. Join Saul-Sehy and Emily Guy Birken are here to tell you that personal finance can be a lot more fun than you think. (No haberdashery, maritime knowledge, or specialized fltware required.) Learn about everything from side hustles, to hiring a legit financial adviser, to planning for emergencies, to what's new and exciting—and actually worth your time—in financial apps and software. If you're looking for the same old get-rich-quick clichés, avocado toast shaming, or alphabet soup of incomprehensible financial terms, you won't find them here. Instead, Saul-Sehy and Birken take you step by step along the way to financial success, with their signature blend of shrewd financial information and wacky humor.

As an entrepreneur, Anna Akbari learned that one of the best things about startups is their ability to "pivot" quickly—basically a euphemism for failing and starting over. And she quickly found that personal success is no different. It's not just about developing and following the right process but also having a good idea. And that demands rigor and daily maintenance—far beyond a few positive affirmations. Like any Silicon Valley startup, the business of life is not as glamorous as its Instagram account would make it seem. What do you do when planning is not an option? When control is out of your reach? You isolate the small stuff, experiment constantly, and use the results to lay a more sustainable foundation for the future. You validate your idealized vision by testing it out in bite-sized increments. You see what sticks, integrate, and move forward. And inevitably, you experience a series of failures along the way, but those failures are key to your next success. Living a start up life is about maximizing flexibility and measuring on-going results, not avoiding failure or reaching one particular end goal. It's about embracing defeat, analyzing it, and falling up. In Startup Your Life, Akbari shows that after all, it's often the stumbles that pave the way for real happiness.

It's natural to want your kids to have a secure future. But when it comes to teaching the next generation how to handle money, parents are failing. Still there is hope! Financial expert Mary Hunt shows parents how to raise kids who have a healthy relationship with money—even if the parents themselves have made financial mistakes along the way or are struggling financially right now. Drawing from solid statistics and her own hard-won knowledge and experience, Hunt helps parents protect their children from the financial pitfalls of easy credit, an attitude of entitlement, and our culture's chummy relationship with debt. From preschool through the teen years, every stage of a child's development is covered, including how to talk to them about money, how to help them start saving money and giving it away, and how to manage money wisely.

Transform Your Problems Into Courage, Confidence, and Creativity

The Ambition Decisions

Startup Your Life

The 7 Money Skills Kids Must Master Before Leaving the Nest

What Women Know About Work, Family, and the Path to Building a Life

Why Smart Investors Fail and How to Tilt the Odds in Your Favor

The Essential Guide for Getting Control of Your Money

Stacked

An illustrated, practical guide to navigating your financial life, no matter your financial situation "a potent mix of deeply practical and wonderfully empathetic"—Erin Lowry, author of Broke Millennial "one of the most approachable financial books I've ever read."—Refinery 29 We are all weird about money. Whether you have a lot or a little, your feelings and beliefs about money, personal experiences, family and societal expectations, and a host of big dramatic systems rigging against you are all part of the start. Begin with this simple premise and it's no surprise so many of us find it so difficult to save enough money (but way too easy to get trapped in ballooning credit card debt), emotionally draining (and nearly impossible to understand the esoteric world of investing). Unlike most personal finance books that focus on skills and behaviors, FINANCE FOR THE PEOPLE asks you to examine your beliefs and experiences around money—blending extremely practical exercises with mindfulness, and including more than 50 illustrations and diagrams to make the concepts accessible (and even fun). With deep insider expertise from years spent in many different corners of the financial industry, Paco de Leon is a friendly, approachable, and wise guide who invites readers to change their relationship with money. With her holistic approach you'll learn how to: • root out your unconscious beliefs about money • untangle the mental and emotional burden of student loans to pay them off • use a gratitude practice to help you think differently about spending • break out of the debt cycle and begin building wealth This book is for anyone who feels unseen, ignored, or bored to death by the way personal finances are approached and taught, and is ready to go on a journey of self-discovery and step into their financial power.

Whoever you are, whatever your financial situation, I'm here to give you a wake-up call, my friend. Twenty-five years ago, I set off on my own with nothing but a folding table and a phone. For years, real success eluded me. I told people I was doing well when I was often on the edge of being broke. Millions of people face the same plight—including my beloved brother-in-law, who died tragically before he could fix his money problems. That was MY wake-up call. I knew I needed more money, but I didn't know how to get it. I only turned things around by getting honest with myself, taking responsibility for my situation, and figuring out some practical solutions. Now I'm going to show you how to do the same. In polite society, we don't like to talk about money. But it's too important to tiptoe around. In these pages, you and I are going to cut the BS and get real. For starters, I'll help you understand... • How the money has moved. Stop making decisions based on advice that worked decades ago, but no longer. • The dangers of living in a "False Positive." It's easy to tell ourselves that we have enough—until we're hit with medical bills, aging parents, tuition, or early retirement. • The cheap comfort of the blamer mid-set. It might feel good to blame the government, the economy, or your boss for your troubles, but it won't change anything. Do you want an excuse, or do you want more money? • The power of "Lifestyle by Design." Visualize your long-term goal and work backward to figure out how to get there. • The trade-offs of being an employer or employee. You can get rich by starting and running an organization. Let's figure out what's right for you. It's going to take grit and guts, but if you follow my road map, you'll start accumulating real wealth, the kind that lets you live the life of your dreams and lasts for generations to come.

WASHINGTON POST "COLOR OF MONEY" BOOK CLUB PICK Stop Investing Paycheck to Paycheck and Get Your Financial Life Together. (#GYFLT!) If you're a cash-strapped 20- or 30-something, it's easy to get freaked out by finances. But you're not doomed to spend your life drowning in debt or mystified by money. It's time to stop scraping by and take control of your money and your life with this savvy and smart guide. Broke Millennial shows step-by-step how to go from flat-broke to financial badass. Unlike most personal finance books out there, it doesn't just cover boring stuff like credit card debt, investing, and dealing with the dreaded "B" word (budgeting). Financial expert Erin Lowry goes beyond the basics to tackle tricky money matters and situations most of us face #IRL, including: - Understanding your relationship with moolah: do you treat it like a Tinder date or marriage material? - Managing student loans without having a full-on panic attack! - What to do when you're out with your crew and can't afford to split the bill evenly - How to get "financially naked" with your partner and find out his or her "number" (debt number, of course) . . . and much more. Packed with refreshingly simple advice and hilarious true stories, Broke Millennial is the essential roadmap every financially clueless millennial needs to become a money master. So what are you waiting for? Let's #GYFLT!

Filled with a wealth of real-life success stories, this revolutionary approach to financial planning presents the 50/20/30 plan - 50 for the future and 30 for lifestyle - that will help readers set up a secure financial future without having to give up the things they enjoy.

The #1 New York Times bestselling, now revised and updated, filled with tools and advice that can take you from a place of financial fear to a place of financial security. WHAT WILL YOU LEARN IN THE MONEY CLASS? How to find the courage to stand in your truth and why it is a place of power. What daily actions will restore the word "hope" to your vocabulary. Everything you need to know about taking care of your family, your home, your career, and planning for retirement—no matter where you are in your life or where the world is. In nine electrifying, empowering classes, Suze Orman teaches us how to navigate these unprecedented financial times. With her trademark directness, she shows us how to tackle the complicated mix of money and family, how to avoid making costly mistakes in real estate, and how to get traction in your career or rebuild after a professional setback. And in what is the most comprehensive retirement resource available today, Suze presents an attainable strategy, for every reader, at every age. In The Money Class you will learn what you need to know in order to feel hopeful, once again, about your future.

Home Buying For Dummies

Financially Forward

Spend Smart, Save Right & Enjoy Life

The Secrets of Selling Anything to Anyone

This is the Year I Put My Financial Life in Order

The Debt-Free Spending Plan

How to Be Richer, Smarter, and Better-Looking Than Your Parents

Lessons on Prosperity Between Father and Son

A new kind of manifesto for the working woman, with tips on building wealth and finding balance, as well as inspiration for harnessing the freedom and power that comes from a breadwinning mindset. Nearly half of working women in the United States are now their household's main breadwinner. And yet, the majority of women still aren't being brought up to think like breadwinners. In fact, they're actually discouraged—by institutional bias and subconscious beliefs—from building their own wealth, pursuing their full earning potential, and providing for themselves and others financially. The result is that women earn less, owe more, and have significantly less money saved and invested for the future than men do. And if women do end up as the main breadwinners, they've been conditioned to feel reluctant and unprepared to manage the role. In *Think Like a Breadwinner*, financial expert Jennifer Barrett reframes what it really means to be a breadwinner. By dismantling the narrative that women don't—and shouldn't—take full financial responsibility to create the lives they want, she reveals not only the importance of women building their own wealth, but also the freedom and power that comes with it. With concrete practical tools, as well as examples from her own journey, Barrett encourages women to reclaim, rejoice in, and aspire to the role of breadwinner like never before. NEW YORK TIMES BESTSELLER AND USA TODAY BESTSELLER • A no-step plan for finding peace, safety, and harmony with your money—and matter how big or small your paycheck and no matter how rocky the market might be. —*Be the inspiring and savvy "Budgetista."* "No matter where you stand in your money journey, *Get Good with Money* has the right lesson or two for you!"—*Erin Lowry, bestselling author of the Broke Millennial series* *Tiffany Akbari* was a successful pre-school teacher with a healthy net worth when a recession and a huge financial slide. As she began to chart the path to her own financial rescue, the outline of her ten-step formula for attaining both financial security and peace of mind began to take shape. These principles have now helped more than one million women worldwide save and pay off millions in debt, and began planning for a richer life. Revealing this practical ten-step process for the first time in this book, *Get Good with Money* introduces the powerful concept of building wealth through financial wholeness: a realistic, achievable, and emerging alternative to get-rich-quick and over-complicated money management systems. With helpful checklists, worksheets, a tool kit of resources, and advanced advice from experts who Tiffany herself relies on (her "Budgetista Boosters"), *Get Good with Money* gets crystal clear on the short-term actions that lead to long-term goals, including: • A simple technique to determine your baseline or "nozzle budget," examine and systemize your expenses, and lay out a plan that allows you to say yes to your dreams. • An assessment tool that helps you understand whether you have a "don't make enough" problem or a "spend too much" issue—as well as ways to fix both. • Best practices for saving for a rainy day (aka job loss), a big-ticket item (a house, a trip, a car), and money that can be invested for your future. • Detailed advice and action steps for taking charge of your credit score, maximizing bill-paying automation, savings and investing, and calculating your life, disability, and property insurance needs. • Ways to protect your beneficiaries' future, and ensure that your financial wishes will stand the test of time. An invaluable guide to cultivating good financial habits and making your money work for you, *Get Good with Money* will help you build a solid foundation for your life (and legacy) that's rich in every way.

Gabby and Hezi were always the most looked-up-to duo in commerce and they truly taught me how to trade! Nick Mohar, CEO, Afterpay "The Leibovich brothers are pioneers of Australian commerce. You cannot afford to not read this book." Christine Holgate, Group Chief Executive Officer & Managing Director, Australia Post Real stories and advice from digital entrepreneurs who have learned what it takes to succeed in Catch of the Decade, two of Australia's most successful online superstars reveal how they've built, launched, merged, and sold some of the most disruptive businesses in Australia today: Catch, Scoopon, Menulog and Luxury Escapes. This book contains little-known secrets and strategies that will help you shorten your learning curve, avoid mistakes, and bring your business dream alive. The wisdom revealed in this book is hard won: brothers Gabby and Hezi Leibovich started with no money and no connections, turned their drawbacks into assets, and came out on top. You'll learn how they rode the waves of entrepreneurialism and worked their way up. Learn proven tips to define, disrupt and dominate a sector or industry, straight from entrepreneurs who achieved their billion-dollar dreams. Read hard hitting, no bull nuggets of wisdom in the areas of customer service, PR, buying and trading, engaging investors and more. Market-tested strategies for building big brands, creating and performing teams and fostering a world-class entrepreneurial culture. For the first time, the Leibovich brothers are telling their story, in their own words, and you'll learn how they got where they are today. Follow in their footsteps with over 200 bite-sized entries that are both inspirational and useful. Pick up *Catch of the Decade* and get moving!

Opines that most people lack the skills and knowledge to invest their money but do it anyway, and unassessingly, explains how to invest wisely and how markets really work. Looks at how to double a retirement fund.

Two-thirds of American parents today think their children are spoiled. From toys and iPads to smartphones and cars, our kids have grown increasingly entitled to what we think we should do for them. It's hard to blame them. After all, what have they learned about money? Managing finances is rarely covered in schools, and as a parent, you probably don't know where to start. How do you provide a strong foundation of financial knowledge for your kids with these gaps? What should they learn each year? How do you teach a skill set you never received yourself? In *Smart, Not Spoiled*, financial expert and bestselling author Chad Willardson provides you with practical tools, tips, and stories that will help you teach the kids in your life how to think about money. Chad explores the seven skills your kids should know—and master-before they're adults and helps you improve the financial literacy of everyone in your household.

A Sister's Guide to Protecting Your Future and Enriching Your Life

Raising Financially Confident Kids

Baby Steps Millionaires

The Wealthy Gardener

*Manage Your Money Like a F*cking Grown-Up*

How to Stand in Your Truth and Create the Future You Deserve

Striking out on your own for the first time is exhilarating. But in a culture full of bad advice, predatory banks, and splurge-now-pay-later temptations, it can also be extremely dangerous—leading you to make financial decisions that could hurt you for years to come. Combine this with a stumped economy, mounds of student loans, and dubious examples from reality TV stars to politicians to your own parents, and it's no wonder so many twenty-somethings are struggling. Twenty-three-year-old Zac Bissonette—the author of Debt-Free U—knows exactly what you're going through. He demystifies the many traps young people fall victim to in their post-college years. He offers fresh insights on everything from job hunting to buying a car to saving for retirement that will give you a foundation for a secure, stable, and happy life. In the process, he reveals why FICO scores are overrated, online job applications are a waste of time, car loans are for suckers, and credit card rewards are a scam. With detours to discuss wine connoisseurs, Really Broke Housewives, and Lenny Dykstra, Zac shows you how to make better choices today so you can be richer, smarter (and better-looking!) for years to come.

"A leading economist makes the case that college is still a smart investment, and reveals how to increase the odds of your degree paying off. The cost of college makes for frightening headlines and politics. The outstanding balance of student loans is more than \$1.5 trillion nationally, while tuitions continue to rise. And on the heels of a pandemic that nearly dismantled the traditional "college experience," we have to wonder: Is college really worth it? From a financial perspective, the answer is yes, says economist Beth Akers. It's true that college is expensive. But once we see higher education for what it is—an investment in future opportunities, job security, and earnings—a different picture emerges: The average college graduate earns a million dollars more over their lifetime, and most four-year schools deliver a 15 percent return on investment—double that of the stock market. Yet these outcomes are not guaranteed. Rather, they hinge upon where and how you opt to invest your tuition dollars. Simply put, the real problem with college isn't the cost—it's the risk that your investment might not pay off. In Making College Pay, Akers shows how to stack the deck in your favor by making smart choices about where to enroll, what to study, and how to pay for it. You'll learn why choosing the right major matters more than where you enroll the best criteria for picking a school (hint: not selectivity or ranking) why there's a high cost of working part-time while earning your degree why it's often best to borrow, even if you can afford to pay outright the pros and cons of nontraditional degree programs how to take advantage of new, low-risk financing tools Full of practical advice for students and parents, Making College Pay reminds us that higher education remains an engine for opportunity, upward mobility, and prosperity"--

Addresses personal finance issues that are of relevance to today's world of high debt and disproportionate lifestyles, addressing such topics as credit cards, student loans, credit scores, insurance, and mortgages.

This collection of deeply felt and powerfully moving Haitian poetry dating back to the first decades of the Caribbean island's independence from French colonial rule sheds a much needed light on an important and often neglected period in Haiti's literary history. Editors Kadish and Jenson have made a significant corpus of largely unknown poetry accessible to a wide audience for the first time with this essential bilingual volume of early-nineteenth-century verse that celebrates the authors' African origins, freedom from oppression, equality for all, and the legitimacy of the only modern country born from a slave revolt.

"These are the 'know your value' conversations that we need to have. These women--their challenges, choices, and successes--are all of us." --Mika Brzezinski Over the last sixty years, women's lives have transformed radically from generation to generation. Without a template to follow--a way to peek into the future to catch a glimpse of what leaving this job or marrying that person might mean to us decades from now--women make important decisions blindly, groping for a way forward, winging it, and hoping it all works out. As they faced unexpectedly fraught decisions about their own lives, journalists Hana Schank and Elizabeth Wallace found themselves wondering about the women they'd graduated alongside. What happened to these women who seemed set to reap the rewards of second-wave feminism, on the brink of taking over the world? Where did their ambition lead them? So they tracked down their classmates and, over several hundred hours of interviews, gathered and mapped data about real women's lives that has been missing from our conversations about women and the workplace. Whether you're deciding if you should pass up a promotion in favor of more flex time, planning when to get pregnant, or wondering what the ramifications are of being the only person in your house who ever unloads the dishwasher, The Ambition Decisions is a guide to the changes that may seem arbitrary but are life defining, by women who've been there. Organized by theme, each chapter draws on real women's stories of facing down crisis, transition, and decision-making to illustrate broader trends Schank and Wallace observed. Each chapter wraps up with a useful bulleted list of questions to consider and tips to integrate that will guide women of all ages along the way to finding purpose and passion in work and life.

Girl, Make Your Money Grow!

Making College Pay

The Sell

And How to Know What Enough Is

Start Over, Finish Rich

Happy Go Money

Get Good with Money

A New York Times correspondent shares his financial successes and mishaps, offering an everyman's guide to straightening out your money once and for all. Money management is one of our most practical survival skills—and also one we've convinced ourselves we're either born with or not. In reality, financial planning can be learned, like anything else. Part financial memoir and part research-based guide to attaining lifelong security, This Is the Year I Put My Financial Life in Order is the book that everyone who has never wanted to read a preachy financial guide has been waiting for. John Schwartz and his wife, Joanne, are pre-retirement workers of an economic class well above the poverty line, but well below the one percent. Sharing his own alternately harrowing and hilarious stories—from his brush with financial ruin and bankruptcy in his thirties to his short-lived budgeted diet of cafeteria french fries and gravy—John will walk you through his own journey to financial literacy, which he admittedly started a bit late. He covers everything from investments to retirement and insurance to wills (at fifty-eight, he didn't have one!), medical directives and more. Whether you're a college grad wanting to start out on the right foot or you're approaching retirement age and still wondering what a 401(K) is, This is the Year I Put My Financial Life in Order will help you become your own best financial adviser.

99 Personal Money Management Principles to Live by

Stop Scraping By and Get Your Financial Life Together

Destroy Your Student Loan Debt

A Simple 12-Step Plan for Getting Your Financial Life Together...Finally

Financially Fearless

The MoneySmart Family System

Finance for the People

Rich Bitch