

Meet The Frugalwoods

Simple Minimalism for Your Family and Your Life "Minimalist Moms is an elegant guide for those who are finding motherhood overwhelming." —Meg Nordmann, author of Have Yourself a Minimalist daily wisdom, affirmations, and meditations that you as a busy mother can use to stay focused and inspired to live a minimalist lifestyle. Make minimalist living possible for your family. Parenting trying to change the way you live in one fell swoop. Diane Boden, the host of the Minimalist Moms podcast, knows that what busy moms desire is quick, daily inspiration and a reminder of the power of Minimalist Moms is a book of on-the-go minimalist wisdom, that gradually teaches busy parents how to embrace the core principles of minimalism—simple living, focusing on what matters, and in less. Minimalism is more of a way of life than a goal to be reached. We need little reminders to help keep perspective and focus on what's important to us. Minimalist Moms helps you aspire toward life and home. With daily meditations that take only a few minutes to read, this is the perfect, gentle guide to getting started. In this book find: • Practical advice on how to live a minimalist lifestyle mentally • Mantras that cover a range of topics, from slowing down and getting outside to habit stacking and decluttering • Accessible minimalism that is applicable to any lifestyle—and any motivation books and minimalist books like When Less Becomes More, Make Space, or Cozy Minimalist Home? Then you'll love Minimalist Moms.

Set yourself up for life as early as possible, and enjoy life on your terms By layering philosophy with practical knowledge, Set for Life gives young professionals the fiscal confidence they need to live. Are you tied to a nine-to-five workweek? Would you like to "retire" from wage-paying work within ten years? Are you in your 20s or 30s and would like to be financially free?the sort of freedom part of your day and week, and the best years of your life, doing what you want? Building wealth is always possible, even while working full-time, earning a median income, and making up for a nest egg a lifetime of wealth in a short period of time involves working harder and smarter than the average person, and Scott Trench--investor, entrepreneur, and CEO of BiggerPockets.com--demonstrates starting with zero savings, he demonstrates how to work your way to five figures, then to six figures, and finally to the ultimate goal of financial freedom. Wealth isn't just about a nest egg, setting accumulating an emergency fund. True wealth is about building out a Financial Runway?creating enough readily accessible wealth that you can survive without work for a year. Then five years. Then how to: Save more income--50+ percent of it, while still having fun Double or triple your income in three to five years Track your financial progress in order to achieve the greatest results Build financial make the most of your lifestyle Secure "real" assets and avoid "false" ones that destroy wealth

Get your finances in order with smart budgeting and money mindfulness You Only Live Once is the guide to achieving your best life through smart money moves. Before you even begin making a plan why. Where do you see yourself financially in ten years? Five years? This time next year? What does money do for you? Once you know your destination, you can begin charting your course. Step through the budgeting process, and shows you how to plan your financial path to point toward your goals. You'll learn how to prioritize spending, how to save efficiently, and how to take advantage know you had. Next comes the most important part: taking control. You need to really look at how you perceive and use money day-to-day. Chances are, changing a few habits could give you some reach your goals sooner. You work hard for your money, yet there never seems to be enough. You don't need to live like a pauper, but you need to be truly aware of just where your money is going is the key to a financially secure future, and this book unpacks it all to help you get where you want to go. Accept past decisions and articulate your financial goals Align your lifestyle with your budget with money Re-evaluate financial habits and behaviors You know you need a budget, but you never seem to get around to doing it. Or maybe you did, but you can never seem to stick to it. Smart financial security, and it involves just as much introspection as math. You Only Live Once is more than a budgeting guide—it's a guide to revamping your financial behaviors to achieve the life you want. The definitive guide to financial independence at any age! Retiring early is not limited to lottery winners or the super rich. In fact, with proper planning, we can all retire at a younger age than we thought the right plan. Personal finance expert Deacon Hayes explains the practical, concrete steps you can take to start your retirement when you're young enough to thoroughly enjoy it, including: *Develop a retirement plan *Maximizing income *Understanding opportunity cost *Assessing and reducing debt *Selecting the right investment vehicles *Sticking to the plan With Hayes's guidance, you can achieve financial an active, happy, and long retirement.

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 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 to 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 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 five.

Retire Early the Non-Penny-Pinching Way

The Joyful Frugalista

How to Have Essential Conversations with Your Parents About Their Finances

Grow your cash, be savvy with your money and live abundantly

Selling to Anyone Over the Phone

Everything You Need to Achieve Financial Independence When You Want It

Choose FI

Meet the Frugalwoods - Achieving Financial Independence Through Simple Living by Elizabeth Willard Thames

After moving to New York City to become a Broadway actress, Stefanie O'Connell faced one of two inevitabilities when faced with unemployment--spiral into debt or learn how to effectively manage her money. Punctuated with humor, insight, and essential money management lessons, The Broke and Beautiful Life offers practical strategies to make smarter financial decisions today as a means to fulfill the goals and dreams of tomorrow. Specializing in personal finance (with an emphasis on personal), Stefanie engages those who shy away from the word "investing," scoff at the word "budget," and equate interest rates with "snooze fest." She encourages readers to redefine their relationship with money and approach budgeting as an exciting and sexy tool to transform from

broke to beautiful while enjoying every step along the way.

In her debut book *Jumpstart Your Marriage & Your Money*, personal finance expert Elle Martinez shares her four-week plan to help couples stop worrying about money and start building wealth together. Written in Elle's warm, humorous, and easy-to-understand voice, this book helps couples build open and honest communication and get started on the path to financial freedom. By combining personal stories as well as lessons learned from interviewing hundreds of successful couples, Elle shows just how "personal" finance can be, and teaches you how to live a simpler, more stress-free life. Inside this book, you will learn to: - Create a budget you both will love (Yes, it's possible!) - Build communication through money dates - Set goals as a couple and start planning your future - Effectively pay off debt and earn additional income - Automate your accounts so your money works for you! 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

Who knew frugality could be so much fun? Australians are amongst the wealthiest people on the planet, but for some reason we don't like to think or talk about money. Once upon a time, thrift and frugality were celebrated as virtues - not anymore. When did 'frugal' become such a dirty word? It's time to reclaim it! When you respect and understand money, it almost magically transforms itself into something that grows exponentially. In *The Joyful Frugalista*, Money Magazine's Serina Bird shares myriad practical tips for saving money in small ways every day for a better, brighter future. Discover inside: *Ideas and resources for saving on everything from energy bills to weddings, clothing and eating out *Clever ways to cut down your waste *Tips for embracing the joy of minimalism *Ways to wring every drop of pleasure from the money you have *Challenges to help you live life better, including how to feed your family well on \$50 per week. *The Joyful Frugalista* is the essential handbook to living frugally, mindfully and with real joy on any budget.

A true adventure story and the go-to guide for "picking" American treasures from anyone's backyard, straight from the stars of *History's American Pickers* In these pages, professional treasure hunters Mike Wolfe and Frank Fritz chronicle their road trips across the American countryside in search of "rusty gold" to buy and sell among the picking world's one-of-a-kind characters. Whether you are a fan of the show or just like finding hidden riches, you will love seeing what Wolfe and Fritz dig up and enjoy meeting the devoted collectors, extreme stockpilers, and elite dealers who they encounter along the way. Wolfe and Fritz do not deal in fine antiques. Their secondhand treasures are of the down-and-dirty and sometimes even bizarre variety, from old bicycles and vintage tools, to sun-bleached cars and handmade furniture, retired carnival games and unusual taxidermy. Assisted by Danielle Colby, who helps out at *Antique Archaeology*, Wolfe and Fritz buy on the cheap and then sell to dealers, art directors, interior designers, or anyone looking for a little bit of authentic Americana. The three now share their secrets to finding hidden gems, offering helpful hints that will show what average Americans can do to find the treasures that await them. From *American Pickers Guide to Picking: Junk is Beautiful* When we knock on a door, 90 percent of the time the things we find are junk. But we don't care about the odds; a picker never turns down an opportunity, no matter where it is. We've picked pickup trucks. We've picked flat beds. We've picked dumpsters. We even picked a Mercury Sable. We're looking for the unusual, the impossible, the funky, the different, the bizarre-things we have never seen before. And we'll go anywhere we have to go to find it. No location is off-limits to a hard-core picker. And there's plenty of things to be found at antique stores, thrift and consignment shops, flea markets, estate sales, and swap meets, and a lot of the tips in this book apply to finding treasures at these joints. But that's not really the kind of picking we do anymore. We look outside the box to find our junk—a word we use almost like a term of endearment: to us: junk is beautiful.

Playing with FIRE (Financial Independence Retire Early)

Dave Ramsey's Complete Guide to Money

The Complete Tightwad Gazette

How I Stopped Shopping, Gave Away My Belongings, and Discovered Life is Worth More Than Anything You Can Buy in a Store

How to Consume Less, Save More, and Live Better

Minimalist Moms

Train Your Way to Financial Fitness

Personal Finance Tactics for the Real World

If you're looking for practical information to answer all your "How?" "What?" and "Why?" questions about money, this book is for you. Dave Ramsey's Complete Guide to Money covers the A to Z of Dave's money teaching, including how to budget, save, dump debt, and invest. You'll also learn all about insurance, mortgage options, marketing, bargain hunting and the most important element of all—giving. This is the handbook of Financial Peace University. If you've already been through Dave's nine-week class, you won't find much new information in this book. This book collects a lot of what he's been teaching in FPU classes for 20 years, so if you've been through class, you've already heard it! It also covers the Baby Steps Dave wrote about in The Total Money Makeover, and trust us—the Baby Steps haven't changed a bit. So if you've already memorized everything Dave's ever said about money, you probably don't need this book. But if you're new to this stuff or just want the all-in-one resource for your bookshelf, this is it!

A practical action guide for financial independence and early retirement from the popular "Our Next Life" blogger. In today's work culture, we're expected to hustle around the clock. But what if you could escape the traditional path and get on one that doesn't require working full-time until age 65? What if you could wake up every day without an alarm clock and do the things you love most? Tanja Hester and her husband Mark left their crazed careerist lifestyle to live their dream life in Lake Tahoe, retiring early from high-stress careers. Now Tanja will help you map out a customized plan for freedom and make it easy to succeed, whether you're good at math and budgeting-or not! Work Optional is more than just a financial plan: it's a plan for your whole life—designed by you, not by an employer or clients. Tanja walks you through envisioning your dream life, accounting for variables such as health care and children, protecting yourself from recessions and future unknowns, and achieving a purpose-filled early retirement, semi-retirement, or career intermission with completely doable, non-penny-pinching steps. You can live a happier, more meaningful life, free from the daily grind. Regardless of where you are in your career, Work Optional will get you there.

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.

"A handy resource for any parent trying to figure out how to balance a family budget." - Soledad O'Brien, anchor of Matter of Fact with Soledad O'Brien "An indispensable guide for parents who want to gain control of their finances." - Elizabeth Willard Thames, author of Meet the Frugalwoods Financial expert Catey Hill shows moms how to spend less and save big in this savvy guide where each step is designed to take 30 minutes max. Let's face it, kids are expensive--in 24 states, daycare actually costs more than in-state college tuition! And the older kids get, the more you will spend. Every mom could use more money. But who has hours to search for coupons just to save a few dollars? And sure, you know you should learn how to get the most of your 401k, but when will you possibly find the time? Luckily, financial expert Catey Hill has created smart, simple strategies to help you maximize your money in minimal time (yes, even your 401k). Drawing on extensive research and exclusive studies on the actual cost of raising a child at each age, she'll show you how to save in each area of your life, including practical tips on: Shopping second-hand vs. what to buy new and where Lowering your grocery bill (without coupons!) Building up a college fund Dealing with high interest credit card debt Saving on insurance Best of all, these tips are designed to be done in less than half an hour, and the few things that might take a little longer are broken down in 30-minute segments. Catey will even guide you through a one-time five-step process that will allow you to manage all your bills, keep an eye on the family budget, and build savings for that dream family vacation in just 30 minutes a week, so you can stress less and enjoy your life more!

After accomplishing her own successful weight loss journey, financial planner Shannon McLay realized that while there are a number of resources available to people who want to become physically fit, there are far fewer for those looking to become financially fit. Many personal finance books tend to put the cart before the horse when it comes to financial planning, prompting McLay to ask, "How can you discuss retirement or investment options, when you don't have any money to begin with?" Most people don't even know what financial fitness looks like, let alone how to achieve it. We can measure and weigh ourselves to quantify physical health, but how do we evaluate our financial health? McLay, an advisor who works with individuals everyday on their financial health, has created an innovative quiz to help you learn whether you're "financially skinny," financially fat," or "financially fit." From there, she provides exercises and advice to help you achieve, or sustain, a financially fit lifestyle. As with physical health and fitness, financial fitness is a goal that anyone can achieve. The journey is very similar: you need a plan and the right tools to accomplish your goals. This book will give you the resources you need along your journey to financial fitness, all you have to do is follow it just like any other training.

The Ethical Carnivore

The Roadmap to Financial Wellness and a Purposeful Life

Getting a Life

Save Money, Plan Ahead, Pay Off Debt & Live Well

Philanthropy Revolution: How to Inspire Donors, Build Relationships and Make a Difference

Finding Joy, Adventure, and Dinner in Your Own Backyard

Meet the Frugalwoods

How to Maximize Your Family Budget in Minimal Time

Shows how to save money by recycling, shopping for bargains, and finding less-expensive alternatives to store-bought foods and products
Winner of two 2017 Guild of Food Writers Awards: best Food Book Award and the Campaigning and Investigative Food Work Award Shortlisted for the 2017 Fortnum & Mason Food Book of the Year A BBC Radio 4 Food Programme Book of the Year 2016 A Guardian Book of the Year 2016 We should all know exactly where our meat comes from. But what if you took this modern-day maxim to its logical conclusion and only ate animals you killed yourself? Louise Gray decides to be an ethical carnivore and learn to stalk, shoot and fish. Starting small, Louise shucks oysters and catches a trout. As she begins to reconnect with nature, she befriends countrymen and women who can teach her to shoot pigeons, rabbits and red deer. Louise begins to look into how meat is processed, including the beef in our burgers, cheap chicken, supermarket bacon and farmed fish. She investigates halal slaughter and visits abattoirs to ask whether new technology can make eating meat more humane. Delving into alternative food cultures, Louise finds herself sourcing roadkill and cooking a squirrel stir-fry, and she explores eating other sources of protein like in vitro meat, insects and plant-based options. With the global demand for meat growing, Louise argues that eating less meat should be an essential part of fighting climate change for all of us. Her writing on nature, food and the environment is full of humour, while never shying from the hard facts. Louise gets to the heart of modern anxieties about where our meat comes from, asking an important question for our time – is it possible to be an ethical carnivore?

In The Simple Living Guide Janet Luhrs demonstrates how to live a deliberate, simpler life--and savor it. As Janet Luhrs says, "Simple living is about living deliberately. Simple living is not about austerity, or frugality, or income level. It's about being fully aware of why you are living your particular life, and knowing that life is one you have chosen thoughtfully. Simple living is about designing our lives to coincide with our ideals." Whether you are looking at small solutions for cutting down the stress in your life or taking the big leap toward the simpler life, this book can be your guide. Janet Luhrs, the nationally recognized founder and editor of the Simple Living Journal, brings together strategies, inspiration, resources, and real-life profiles of people who have slowed down, overcome obstacles, and created richer lives. Discover Simple Living approaches to: money, work, holidays, cooking and nutrition, health and exercise, clutter, gardening, travel, and more!

As the recession deepens, with a downturn in spending, rise in defaulting mortgages and throttling of credit, a Go-Go economy has transitioned to a Uh-Oh economy. How did we get here and what does it mean for individuals and families? The New Frugality lays out how Americans have overspent--and offers a way out through consuming less and saving more--showing that living simply is not just living "cheaply." What is required is a paradigm shift. We need to learn to live more modestly by cutting back on spending, actually attempting to live within our means and increasing savings. Farrell outlines creative new ways of thinking that can help us to accomplish this, not just by reverting to earlier financial models, but by innovating new solutions that are appropriate to the times we live in. In some ways, The New Frugality is the fiscal equivalent of the green movement; and indeed, going green is also part of the project. In The New Frugality Farrell will show where the economy is going, how it will affect regular families, and how they can weather the storm.

A guide to investing basics by the author of Broke Millennial, for anyone who feels like they aren't ready (or rich enough) to get into the market Millennials want to learn how to start investing. The problem is that most have no idea where to begin. There's a significant lack of information out there catering to the concerns of new millennial investors, such as: * Should I invest while paying down student loans? * How do I invest in a socially responsible way? * What about robo-advisors and apps--are any of them any good? * Where can I look online for investment advice? In this second book in the Broke Millennial series, Erin Lowry answers those questions and delivers all of the investment basics in one easy-to-digest package. Tackling topics ranging from common terminology to how to handle your anxiety to retirement savings and even how to actually buy and sell a stock, this hands-on guide will help any investment newbie become a confident player in the market on their way to building wealth.

Your Blueprint to Financial Independence

Real Lives Transformed by Your Money Or Your Life

No Gimmicks, Luck, or Trust Fund Required

My Year Killing to Eat

The Simple Living Guide

American Pickers Guide to Picking

To Boldly Grow

Meet the Frugalwoods Achieving Financial Independence Through Simple Living HarperCollins

Now available for Pre-Order! A common resolution set at the beginning of a new year is to "get my financial house in order." But how can you build a house, let alone pour any kind of foundation, without a blueprint? There are dozens of books and gurus trying to push their advice and tell you how to spend and invest your money. And then, there are three suburban dads just trying to make the world a little bit better. Meet Brad Barrett and Jonathan Mendonsa of the award-winning ChooseFI podcast and Chris Mamula of the popular blog "Can I Retire Yet?". They have walked the talk and now want to share their knowledge with you. Together, these three regular guys will show you how they did something extraordinary. They are all financially independent and doing meaningful work that fulfills them. All three left their corporate 9 to 5 jobs and are reaping the benefits of extra time with their families. Mirroring the format of the popular ChooseFI podcast, this book pulls from the collective knowledge of those who have decided to build a lifestyle around their passions instead of allowing their finances to dictate their future. These stories demonstrate universal principles, giving you the opportunity to pick the elements that are the most applicable to your financial situation and "choose your own adventure." The book covers a wide range of topics that will help you build a strong financial foundation: Developing a growth mindset Defining your values and aligning them with your spending Cutting years from your estimated retirement date Questioning the status quo on "required expenses" Cutting travel expenses and putting family vacations within your reach Learning how to earn more and live with abundance Updating the commonly accepted wisdom on college education and the debt associated with it Cutting through the noise on investing to discover strategies that work Showing how to implement investment strategies that enable the lifestyle you desire while controlling downside risk FI or Financial Independence is the new debt-free and getting back to 0 is just the beginning of a wonderful journey. Whether you have mountains of debt now or are recently debt free and wondering what to do next, Choose FI: Your Blueprint to Financial Independence will give you the information to guide your next move.

The universal lament about money is that there is never enough. We spend endless hours trying to figure out ways to stretch every dollar and kicking ourselves whenever we spend too much or save too little. For all the stress and effort we put into every choice, why are most of us unhappy about our finances? According to Laura Vanderkam, the key is to change your perspective. Instead of looking at money as a scarce resource, consider it a tool that you can use creatively to build a better life for yourself and the people you care about. Drawing on the latest happiness research as well as the stories of dozens of real people, Vanderkam offers a contrarian approach that forces us to examine our own beliefs, goals, and values.

WASHINGTON POST "COLOR OF MONEY" BOOK CLUB PICK Stop Living 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!

Learn to start open, productive talks about money with your parents as they age As your parents age, you may find that you want or need to broach the often-difficult subject of finances. In Mom and Dad, We Need to Talk: How to Have Essential Conversations with Your Parents About Their Finances, you'll learn the best ways to approach this issue, along with a wealth of financial and legal information that will help you help your parents into and through their golden years. Sometimes parents are reluctant to address money matters with their adult children, and topics such as long-term care, retirement savings (or lack thereof), and end-of-life planning can be particularly touchy. In this book, you'll hear from others in your position who have successfully had "the talk" with their parents, and you'll read about a variety of conversation strategies that can make talking finances more comfortable and

more productive. Learn conversation starters and strategies to open the lines of communication about your parents' finances Discover the essential financial and legal information you should gather from your parents to be prepared for the future Gain insight from others' stories of successfully talking money with aging parents Gather the courage, hope, and motivation you need to broach difficult subjects such as care facilities and end-of-life plans For children of Baby Boomers and others looking to assist aging parents with their finances, Mom and Dad, We Need to Talk is a welcome and comforting read. Although talking money with your parents can be hard, you aren't alone, and this book will guide you through the process of having fruitful financial conversations that lead to meaningful action.

Work Optional

Summary

A 4-Week Guide to Building Wealth Together

Your Road Map to Financial Independence and a Rich, Free Life

9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence

Quit Like a Millionaire

How Far Would You Go for Financial Freedom?

All the Money in the World

Summary of: Meet the Frugalwoods - Achieving Financial Independence Through Simple Living by Elizabeth Willard Thames. Conventional wisdom isn't wise to everyone. Most Americans live frenzied nine-to-five jobs, trying to make ends meet on ever-increasing lists of bills. Owning a home, a car, and saving for a rainy day seem like fantasies from past generations. Cubicle jobs are omnipresent, and shortcuts such as time-saving apps and productivity hacks somehow leave us busier than ever. A different path may seem impossible, but it's not. Elizabeth Willard Thames is proof that by living frugally, you can live a radically independent life. If you could cut out most of your meaningless spending in order to achieve financial independence, would you? Why read this summary: Save time Understand the key concepts Notice: This is a MEET THE FRUGALWOODS Book Summary. NOT THE ORIGINAL BOOK.

Journey with Olympian Ryan Hall as he reflects on the joys and trials of the running life and, along the way, shows you how his faith has helped him win in his workouts, races, and overall mindset. Ryan Hall is an Olympic athlete and American record holder in the half marathon (59:43). But as a kid, Ryan hated running. He wanted nothing to do with the sport until one day, he felt compelled to run the 15 miles around his neighborhood lake. He was hooked. Starting that day, Ryan felt a God-given purpose in running. He knew he could, and would, race with the best runners in the world and that his talent was a gift to serve others. These two truths launched Ryan's 20-year athletic career and guided him through epic failures and exceptional breakthroughs to competing at the highest level. Now a coach, speaker, and nonprofit partner, Ryan shares the powerful faith behind his athletic achievements and the lessons he learned that helped him push past limits, make space for relationships that enrich life on and off the running trails, and cultivate a positive mindset. Lessons such as: Learning how to focus on your purpose and say no to distractions Select and strive for the right goals--goals for the heart and the body How to deal with defeat and disappointment How to endure immense pain and build resilience Running as if you've already won Ryan's story is one of encouragement and inspiration for readers of any age and level of running ability--or none at all. It's a story that shows that you, too, can change your outlook, see God's hand in your life, and run the race that really matters.

In the first book on philanthropy written from a donor's perspective, businesswoman and philanthropist Lisa Greer lifts the lid on our charitable sector, with an authentic account that describes exactly how outdated the sector has become and why it's at risk of collapse.

In celebration of the 10th anniversary of the landmark book Freakonomics comes this curated collection from the most readable economics blog in the universe. It's the perfect solution for the millions of readers who love all things Freakonomics. Surprising and erudite, eloquent and witty, When to Rob a Bank demonstrates the brilliance that has made the Freakonomics guys an international sensation, with more than 7 million books sold in 40 languages, and 150 million downloads of their Freakonomics Radio podcast. When Freakonomics was first published, the authors started a blog—and they've kept it up. The writing is more casual, more personal, even more outlandish than in their books. In When to Rob a Bank, they ask a host of typically off-center questions: Why don't flight attendants get tipped? If you were a terrorist, how would you attack? And why does KFC always run out of fried chicken? Over the past decade, Steven D. Levitt and Stephen J. Dubner have published more than 8,000 blog posts on the Freakonomics website. Many of them, they freely admit, were rubbish. But now they've gone through and picked the best of the best. You'll discover what people lie about, and why; the best way to cut gun deaths; why it might be time for a sex tax; and, yes, when to rob a bank. (Short answer: never; the ROI is terrible.) You'll also learn a great deal about Levitt and Dubner's own quirks and passions, from gambling and golf to backgammon and the abolition of the penny.

Credited with sparking the current memoir explosion, Mary Karr's The Liars' Club spent more than a year at the top of the New York Times list. She followed with two other smash bestsellers: Cherry and Lit, which were critical hits as well. For thirty years Karr has also taught the form, winning teaching prizes at Syracuse. (The writing program there produced such acclaimed authors as Cheryl Strayed, Keith Gessen, and Koren Zailckas.) In The Art of Memoir, she synthesizes her expertise as professor and therapy patient,

writer and spiritual seeker, recovered alcoholic and “black belt sinner,” providing a unique window into the mechanics and art of the form that is as irreverent, insightful, and entertaining as her own work in the genre. Anchored by excerpts from her favorite memoirs and anecdotes from fellow writers’ experience, *The Art of Memoir* lays bare Karr’s own process. (Plus all those inside stories about how she dealt with family and friends get told—and the dark spaces in her own skull probed in depth.) As she breaks down the key elements of great literary memoir, she breaks open our concepts of memory and identity, and illuminates the cathartic power of reflecting on the past; anybody with an inner life or complicated history, whether writer or reader, will relate. Joining such classics as Stephen King’s *On Writing* and Anne Lamott’s *Bird by Bird*, *The Art of Memoir* is an elegant and accessible exploration of one of today’s most popular literary forms—a tour de force from an accomplished master pulling back the curtain on her craft.

A Proven Path to All the Money You Will Ever Need

Stop Scraping By and Get Your Financial Life Together

The New Frugality

Promoting Thrift as a Viable Alternative Lifestyle

When to Rob a Bank

You Can Retire Early!

The Simple Path to Wealth

Dominate Life, Money and the American Dream

Wrestle debt to the ground. Figure out whether you should rent or buy. And determine if a side hustle is really worth the hassle. Get a job, buy a house, spend less than you make, and retire at sixty-five. That’s advice for a world that has largely disappeared. Even good jobs today often have no guarantee of stability. Home prices have reached the stratosphere. Meanwhile, student debt drags you down just as you’re trying to take off in life. To survive and thrive in today’s reality, you need a whole new personal finance toolkit. Global News money reporter Erica Alini blends the big picture with practical advice to give you a deeper understanding of the economic forces that are shaping your financial struggles and how to overcome them. Packed with concrete tips, *Money Like You Mean It* covers all the bases: from debt through investing and retirement to renting vs. buying and how to tell whether a side gig is really worth the effort. It’s the essential road map you need to make it in the current economy.

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 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

Don't get stuck in bad habits that prevent you from reaching your goals. Instead, let this new edition of a bestselling sales classic give you the specific tactics you need for talking (and listening) your way to success! --Book Jacket.

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, it 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.

"In the dark, bewildering, trap-infested jungle of misinformation and opaque riddles that is the world of investment, JL Collins is the fatherly wizard on the side of the path, offering a simple map, warm words of encouragement and the tools to forge your way through with confidence. You'll never find a wiser advisor with a bigger heart." -- Malachi Rempen: Filmmaker, cartoonist, author and self-described ruffian This book grew out of a series of letters to my daughter concerning various things—mostly about money and investing—she was not yet quite ready to hear. Since money is the single most powerful tool we have for navigating this complex world we've created, understanding it is critical. "But Dad," she once said, "I know money is important. I just don't want to spend my life thinking about it." This was eye-opening. I love this stuff. But most people have better things to do with their precious time. Bridges to build, diseases to cure, treaties to negotiate, mountains to climb, technologies to create, children to teach, businesses to run. Unfortunately, benign neglect of things financial leaves you open to the charlatans of the financial world. The people who make investing endlessly complex, because if it can be made complex it becomes more profitable for them, more expensive for us, and we are forced into their waiting arms. Here's an important truth: Complex investments exist only to profit those who create and sell them. Not only are they more costly to the investor, they are less effective. The simple approach I created for her and present now to you, is not only easy to understand and implement, it is more powerful than any other. Together we'll explore: Debt: Why you must avoid it and what to do if you have it. The importance of having F-you Money. How to think about money, and the unique way understanding this is key to building your wealth. Where traditional investing advice goes wrong and what actually works. What the stock market really is and how it really works. Why the stock market always goes up and why most people still lose money investing in it. How to invest in a raging bull, or bear, market. Specific investments to implement these strategies. The Wealth Building and Wealth Preservation phases of your investing life and why they are not always tied to your age. How your asset allocation is tied to those phases and how to choose it. How to simplify the sometimes confusing world of 401(k), 403(b), TSP, IRA and Roth accounts. TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMDs (Required Minimum Distributions). What investment firm to use and why the one I recommend is so far superior to the competition. Why you should be very cautious when engaging an investment advisor and whether you need to at all. Why and how you can be conned, and how to avoid becoming prey. Why I don't recommend dollar cost averaging. What financial independence looks like and how to have your money support you. What the 4% rule is and how to use it to safely

spend your wealth. The truth behind Social Security. A Case Study on how this all can be implemented in real life. Enjoy the read, and the journey!

...And 131 More Warped Suggestions and Well-Intended Rants

Run the Mile You're In

Broke Millennial Takes On Investing

You Only Live Once

Transforming Your Relationship with Money and Achieving Financial Independence

Mom and Dad, We Need to Talk

Achieving Financial Independence Through Simple Living

A Beginner's Guide to Leveling Up Your Money

A love-letter to the unexpected delights (and occasional despair) of so-called “first-hand food”—meals we grow, forage, fish, or even hunt from the world around us. *To Boldly Grow* is “part memoir, part how-to guide and wholly delightful” (Washington Post). Journalist and self-proclaimed “crappy gardener” Tamar Haspel is on a mission: to show us that raising or gathering our own food is not as hard as it’s often made out to be. When she and her husband move from Manhattan to two acres on Cape Cod, they decide to adopt a more active approach to their diet: raising chickens, growing tomatoes, even foraging for mushrooms and hunting their own meat. They have more ambition than practical know-how, but that’s not about to stop them from trying...even if sometimes their reach exceeds their (often muddy) grasp. With “first-hand food” as her guiding principle, Haspel embarks on a grand experiment to stop relying on experts to teach her the ropes (after all, they can make anything grow), and start using her own ingenuity and creativity. Some of her experiments are a rousing success (refining her own sea salt). Others are a spectacular failure (the turkey plucker engineered from an old washing machine). Filled with practical tips and hard-won wisdom, *To Boldly Grow* allows us to journey alongside Haspel as she goes from cluelessness to competence, learning to scrounge dinner from the landscape around her and discovering that a direct connection to what we eat can utterly change the way we think about our food--and ourselves.

New in paperback: Millennial blogger recounts her yearlong shopping ban in a memoir that inspires readers to radically simplify their own lives and redefine what it means to have, and be, "enough." In her late twenties, Cait Flanders found herself stuck in the consumerism cycle that grips so many of us: earn more, buy more, want more, rinse, repeat. Even after she worked her way out of nearly \$30,000 of consumer debt, her old habits took hold again. When she realized that nothing she was doing or buying was making her happy--only keeping her from meeting her goals--she decided to set herself a challenge: she would not shop for an entire year. Now available for the first time in paperback, *The Year of Less* documents Cait's life for twelve months during which she bought only consumables: groceries, toiletries, gas for her car. Along the way, she challenged herself to consume less of many other things besides shopping. She decluttered her apartment and got rid of 70 percent of her belongings; learned how to fix things rather than throw them away; researched the zero waste movement; and completed a television ban. At every stage, she learned that the less she consumed, the more fulfilled she felt. The challenge became a lifeline when, in the course of the year, Cait found herself in situations that turned her life upside down. In the face of hardship, she realized why she had always turned to shopping, alcohol, and food--and what it had cost her. Unable to reach for any of her usual vices, she changed habits she'd spent years perfecting and discovered what truly mattered to her. Blending Cait's compelling story with inspiring insight and practical guidance, *The Year of Less* will leave you questioning what you're holding on to in your own life--and, quite possibly, lead you to find your own path of less.

The deeply personal story of why award-winning personal finance blogger Elizabeth Willard Thames abandoned a successful career in the city and embraced extreme frugality in order to create a more meaningful, purpose-driven life and retire to a homestead in the woods at age thirty-two with her husband and daughter. In 2014, Elizabeth and Nate Thames were conventional 9-5 young urban professionals. But the couple had a dream to become modern-day homesteaders in rural Vermont. Determined to retire as early as possible in order to start living each day—as opposed to wishing time away working for the weekends—they enacted a plan to save an enormous amount of money: well over seventy percent of their joint take home pay. Dubbing themselves the Frugalwoods, Elizabeth began documenting their unconventional frugality and the resulting wholesale lifestyle transformation on their eponymous blog. In less than three years, Elizabeth and Nate reached their goal. Today, they are financially independent and living out their dream on a sixty-six-acre homestead in the woods of rural Vermont with their young daughter. While frugality makes their lifestyle possible, it’s also what brings them peace and genuine happiness. They don’t stress out about impressing people with their material possessions, buying the latest gadgets, or keeping up with any Joneses. In the process, Elizabeth discovered the self-confidence and liberation that stems from disavowing our culture’s promise that we can buy our way to “the good life.” Elizabeth unlocked the freedom of a life no longer beholden to the clarion call to consume ever-more products at ever-higher sums. *Meet the Frugalwoods* is the intriguing story of how Elizabeth and Nate realized that the mainstream path wasn’t for them, crafted a lifestyle of sustainable frugality, and reached financial independence at age thirty-two. While not everyone wants to live in the woods, or quit their jobs, many of us want to have more control over our time and money and lead more meaningful, simplified lives. Following their advice, you too can live your best life.

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 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.

Discover 1,000 thrifty tips for living a joyful life without spending a fortune! When your expenses go up but your income doesn't, just surviving can feel like a struggle—let alone paying down debt or putting aside savings. Is it possible to make ends meet while also building a better life? Whether you need to get your finances under control or you want to achieve a big goal like paying off your mortgage, putting kids through school, or retiring, you need the right mindset and some smart strategies. The Ultimate Guide to Frugal Living gives you hundreds of fresh ideas that will get you in the habit of using creativity instead of cash to solve problems. Learn how to: Redefine necessities Set financial goals Make delicious food on a dime Create an emergency fund quickly Teach your kids to handle money Save money with a smartphone And so much more! Even when times aren't tight, this book can change the way you look at money, and show you how frugality can bring you less stress—and a more fulfilling life.

The Year of Less

A Field Guide to Leading an Intentional Life

Money Like You Mean It

The 30-Minute Money Plan for Moms

Financial Freedom

Adventures in Opting Out

The Broke and Beautiful Life

The Art of Memoir

Opt out of expectations and live a more intentional life with this refreshing guide from the national bestselling author of The Year of Less. We all follow our own path in life. At least, we're told. In reality, many of us either do what is expected of us, or follow the invisible but well-worn paths that lead to what is culturally acceptable. For some, those paths are fine—they leave some of us feeling disconnected from ourselves and what we really want. When that discomfort finally outweighs the fear of trying something new, we're ready to opt out. Through this process many times, Cait Flanders found there is an incredible parallel between taking a different path in life and the psychological work it takes to summit a mountain -- when you decide to go solo. In Adventures in Opting Out, she offers a trail map to help you with both. As you'll see, reaching the first viewpoint can be easy -- and it offers a glimpse walking toward. Climbing to the summit for the full view is worth it. But in the space between those two peaks you will enter a world completely unknown to you, and that is the most beautiful part of the path to navigate. With Flanders's guidance and advice, drawn from her own journey and stories of others, you'll have all the encouragement and insight you'll need to take the path and create the life you want. Just step up to the trailhead and expect it to be an adventure.

Your Money Or Your Life

Broke Millennial

The Ultimate Guide to Frugal Living

Small Town Budget, Big City Dreams

Living and Parenting with Simplicity

What the Happiest People Know About Wealth

Finding God in Every Step

A Sourcebook for Less Stressful, More Joyful Living