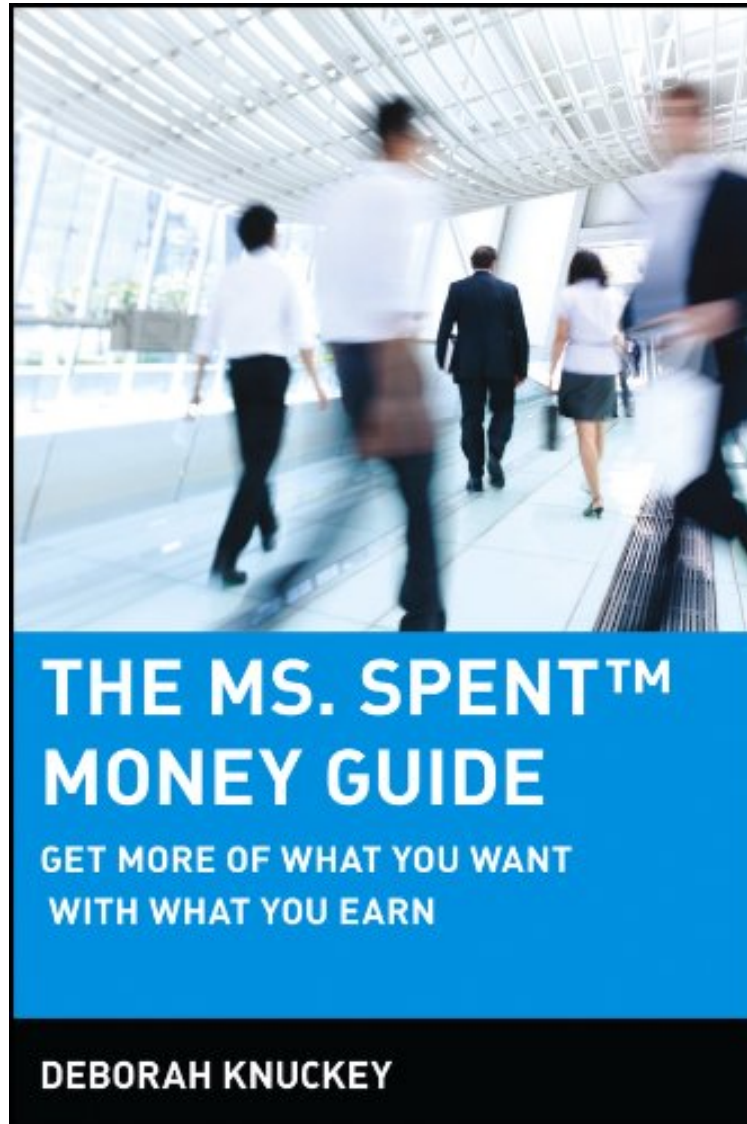


The Ms. Spent Money Guide: Get More of What You Want with What You Earn

Deborah Knuckey

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Deborah Knuckey : The Ms. Spent Money Guide: Get More of What You Want with What You Earn before purchasing it in order to gage whether or not it would be worth my time, and all praised The Ms. Spent Money Guide: Get More of What You Want with What You Earn:

2 of 3 people found the following review helpful. For Those Under Forty, OnlyBy JustMyOpinionThis is a good basic guide . . . for young people. The advice is sound and practical, but uninspired. If you're under thirty-five or forty, you'll actually learn something.The book could have been better if the author delivered on her promise to make it "fun" (it

isn't), and if she truly delivered a way to (to paraphrase) free up money for things that enhance your life (she doesn't). If you've lived long enough to have done All The Right Things (college, a solid job, family, etc.) but have also suffered what I simply call Life (illness, deaths, divorce, accidents, robbery), you know that first twenty-five dollars you put away isn't going to stay in your IRA unless you live under a rock and only crawl out to go to work. Alone. It's unrealistic. The suggestions the author actually does make are worn out and unreasonable. This is a woman who gives workshops for a living. You'd think one of her priorities would be her appearance. Yet she suggests we all buy only black accessories, for instance, so everything matches. That's absurd. She says the people at Vogue magazine shop at The Gap. They don't (I worked for Vogue). The author, herself, stopped getting manicures due to the cost, although she claims she can't grow out and take care of her own nails. There are ridiculous examples concerning all aspects of life, like coupon-clipping, brown-bagging it to work every day, and other little "tips" that none of us do for a variety of reasons. In short, when my husband asked me what I thought of the book, I told him the author had basic good advice but I didn't want to meet her. The information may be valid, but it lies flat on the page.

FOR THOSE OVER FORTY: Get a copy of "Start Late, Finish Rich." The author lists specific investments and gives good, solid, later-in-life advice for those of us who are simply running out of time.

0 of 0 people found the following review helpful. Well done. By Michael A. Strem Good service, reliable descriptions, speedy service and fair prices. I expect nothing more or less and enjoy doing business with pros.

0 of 0 people found the following review helpful. Ms. Spent Is Right On The Money!! By Joy Konarski I recently saw Deborah Knuckey on Oprah, and her appearance was fantastic! In fact, that is why I bought her book. Everything she said was quite true, and the best part about her book is that it is not a budget book or a "scrimp and save" type plan. She encourages people to align their money with their values. If buying lunch everyday is what makes you happy, then do it. But, if the \$5.00 per day you spend is taking away from something you would rather enjoy - like a vacation at the end of the year - then try to find out where you can put your money to make yourself personally satisfied. I also enjoyed the fact that Knuckey never tells you precisely what to do with your money. She simply encourages you to realize and understand exactly where it all goes. I know I spend money, and then at the end of the week, I wonder exactly what I did with it. Knuckey encourages you to be proactive and fully understand that you spend your own money and should track it accordingly. Her advice about retirement plans also helped me. I am in my twenties, and I have never given much thought to my life at the age of 65, but now I realize that I can retire a millionaire by investing one hundred dollars or less somewhere else, instead of buying things I don't necessarily want or need. I recommend this book to anyone who wants to become a conscious spender and try to make their money work for them, while remaining happy and enjoying life at the same time. Thanks for the advice Ms. Spent!

Change your spending habits to achieve your personal and financial goals The hardest part of personal finance for most people is living within their means. Spreadsheets, budgets, and tables make money management seem like hard work. In *The MsSpent Money Guide*, readers are introduced to an innovative approach that focuses spending habits to allow for everyday costs and future expenses while finding money for things you really enjoy. MsSpent's bottom line is to help people have a more fulfilling life by helping them clarify their financial goals as well as develop systems and habits that manage their spending. We are all unique and there is no single way to manage money. The *MsSpent Money Guide* helps each individual discover a way that will work for them. Readers of all ages will benefit from MsSpent's message-if you are clear about your values, you will get more of the life you want with the money you have.

From Publishers Weekly There's no "right" way to spend, says Knuckey, a personal finance consultant who calls her system "coaching" not "counseling," since "you may never understand the details" of your feelings about money, but "you can still change your behavior." Happily, her behavior modification plan involves no penny-pinching, few rules and not much of that "b-word" (budgeting), which is about as much fun as dieting. The bottom line to Knuckey's system is her focus on "Conscious Spending," which means only buying what really makes you happy. While there are the obligatory passages on the trap of escalating wants and the ball-and-chain of debt, her main message is positive: focus on satisfying yourself, and you'll never lack motivation. Apart from such truisms, there are occasional mentions of more radical notions, like the idea that having enough is a very real concept for people who have come to the end of their "journey of self-expression." Knuckey's program is basically sensible and unthreatening, low on "shoulds" and sprinkled with humor. Her own personal lifetime spending program, for instance, assumes "that I will die broke" why support lazy heirs? And, she advises, don't play the lottery: "if you want to buy hope, buy a drink at a singles bar!" By the end of the book, a complex budgeting plan sneaks in anyway, but readers who've gotten that far won't mind. (Mar.)

Forecast: While there's no dearth of personal finance self-help books on the market, Knuckey's down-to-earth tone should appeal to 20-somethings, especially considering her online presence, detailed in the book's final pages.

Copyright 2001 Reed Business Information, Inc. There's no "right" way to spend, says Knuckey, a personal finance consultant who calls her system "coaching" not "counseling," since "you may never understand the details" of your feelings about money, but "you can still change your behavior." Happily, her behavior modification plan involves no penny-pinching, few rules and not much of that "b-word"(budgeting), which is about as much fun as dieting. The

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In *The Ms. Spent Money Guide*, Deborah Knuckey wants everyone to be a conscious spender. You know, someone who never buys things spontaneously and never purchases things they never use. (The kind of sensible person, in short, who is the opposite of the heroine in the funny best-selling novel, *Confessions of a Shopaholic*.) No one makes you spend money, but experts spend a lot of time and money making it hard to resist. "Advertiser' and marketers' success depends on their ability to link their products with your wants, and increase the volume until you can make a purchase. Think you can pit your self-will against their sophisticated marketing? It's tough," she writes. The way around this pressure: Be aware of what triggers you to spend so freely. That, of course, is a lot easier said than done. But she does have exercises to put you into a less lavish frame of mind. One exercise: Take 5 minutes to write down all the influences that put you into a shopping mode - when did you first hear of the product? Did friends or colleagues egg you on? Do you know someone who has something similar - are you keeping up with the Joneses? The problem with conscious spending is that it requires a delicate balance of today's wants and tomorrow's needs. Knuckey says it can be painless by following her spending model. This hierarchy places the soul at the top of the pyramid. The soul category encompasses travel, vacation home, cable, books, music, hobbies, sports, massages, manicures and jewelry, among other things. After that come expenses for things like food, shelter. Security is the foundation of the pyramid, which includes insurance, retirement planning, emergency expense funds and debt management. A strong security base means you're less vulnerable to unexpected circumstances, such as illness, divorce, unemployment or business failure. Of course there is a hitch. Under this plan, you have to fulfill the security foundation before you can float to the top - and then buy the fun stuff.--Juliette Fairley, Special for USA TODAY, April 23, 2001

From the Inside Flap"Over the course of your life, you will probably earn more than a million dollars. . . . How will you spend it? Will you consciously use it to live out some of your dreams, or will you unconsciously spend it just living? Will you consciously choose your lifestyle, or will you unconsciously drift into it?"- Deborah Knuckey, from *The Ms. Spent(TM) Money Guide*

Despite the many necessary expenses and unplanned events that impact spending, you have control over most of the money that goes-and too often slips-through your hands. You may not be an over-spender, an irrational spender, or a compulsive spender. You may even be great at saving money. But if you are not actively making choices based on what you want your money to do for you, you are most likely not getting as much of what you want as you could-which makes you an unconscious spender. "Conscious Spending," on the other hand, minimizes the money you spend on things you enjoy less, to free up money for what you enjoy more. That is what this book is all about-getting the most out of the money you work so hard for. Using a coaching approach, *The Ms. Spent Money Guide* introduces you to an innovative way to change your spending habits without feeling deprived. Knuckey operates from a perspective of defining your goals and using your money to move toward them right away. The true money masters are those who align their resources, large or small, with what they really want out of life. In effect, they become masters of their destiny as well. The key lies in knowing what it is that you actually do want. Conscious Spending motivates you to take charge because it starts with what you want. Whether it's buying a high-fashion wardrobe or making charitable donations, *The Ms. Spent Money Guide's* no-judgments bottom line is to supply you with the tools to illuminate your goals, get on track-and stay there. Among the many life-changing things you will learn here are how to:

- * Manage your money so that you have enough left after everyday spending to pursue your dreams
- * Keep sight of the big goals when you are mired in the smaller daily tasks
- * Develop habits that make it easy-and painless-to stay on track
- * Recognize the emotional costs of maintaining a lifestyle that does not bring you deep happiness-such as anxiety, unfulfilled dreams, and forever buried talents

Including fascinating case studies that will both inspire and instruct you, this indispensable book will equip you to uncover your priorities and values and live a more fulfilling life.