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You Have. By Michelle

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Singlecopy. Ballantine  
Books, 9780375759048,  
288pp. Publication  
Date: December 28,  
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January 17, 2005 / 7:52  
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start looking at your  
spending habits and  
eliminate credit card  
balances that carry high  
interest rates.  
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A common-sense guide  
to personal finance

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Rich provides practical advice  
on how to get out of  
debt, establish an  
educational fund, create  
a retirement account,  
and achieve financial  
security, using seven key  
principles that range  
from "Cash is better  
than credit" to "Enough  
is enough" to "Keep it  
simple." Originally  
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The best financial  
planner Michelle  
Singletary ever knew  
was Big Mama, her  
grandmother. Big  
Mama raised Michelle  
and her four brothers  
and sisters on a salary  
that never reached more  
than \$13,000 a year. Yet  
at her death, Big Mama



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owned her own home, had paid off a car loan, and had a beautiful collection of Sunday-go-to-meeting church hats and a savings account that supplemented her Social Security check and small pension. Most important, she had taught Michelle “ 7 Money Mantras for a Richer Life. ” Those mantras serve as the

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inspiration for this  
straight-talking book of  
practical personal  
financial advice that  
really works. The 7  
Money Mantras are: 1.  
If it 's on your ass,  
it 's not an asset! 2. Is  
this a need or is it a  
want? 3. Sweat the small  
stuff. 4. Cash is better  
than credit. 5. Keep it  
simple. 6. Priorities lead  
to prosperity. 7. Enough

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is enough. Michelle Singletary is a syndicated columnist for The Washington Post whose popular personal finance column appears in more than 120 newspapers. She 's also a mother of three children who understands what it 's like to live on a budget. In a plainspoken, sassy, no-nonsense voice,

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Michelle provides answers to the financial issues that confront almost every household: how to teach children the value of money; how to address money issues in a relationship or marriage; household saving tips; getting the best loans; and much more. “ This book is about saving enough money to have

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choices,” she writes.

“ It ’ s about feeling free to be cheap if you can ’ t afford to buy a ton of gifts at Christmas.

It ’ s about eliminating wasteful spend-ing so you can begin to save and invest. It ’ s full of uncommon

commonsense lessons and guidance on the way people should use their money. ” With

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humor and down-home financial wisdom, Michelle Singletary offers practical and realistic advice that will help you live well with the money you have.

Michelle Singletary on .

. . Romance and Money

“ It ’ s okay to say:

‘ Honey, I love you and everything, but if you need money, ask your mama. ’ ” Credit

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Cards “We are minimizing our financial potential by making minimum credit-card payments.” Car

Buying “If you want to save money, keep your car until you’re on a first-name basis with the local tow-truck drivers.” Leasing a Car

“You, too, can drive a car you can’t afford and then have to give it

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back. It ' s crazy. ” Gift Giving “ Generosity isn ' t about how much you spend. It ' s about how much thought you put into the gift. ”

Penny Pinching “ I once bought a stick-shift car because it was

\$1,000 cheaper than the automatic in the same model. There was just one little problem. I

couldn ' t drive a stick-



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Rich. But at least I saved  
\$1,000! ”

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how couples can  
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Rich important issues.

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### Financial Peace and Freedom in 21 Days In Life How To Get

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### Washington Post

### columnist Michelle

### Singletary proposes a

### field-tested financial

### challenge. For twenty-

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Rich Days, participants  
will put away their  
credit cards and buy  
only the barest  
essentials. With  
Michelle 's guidance  
during this three-week  
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discover how to: Break  
bad spending habits Plot  
a course to become debt-  
free with the Debt Dash  
Plan Avoid the  
temptation of

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income-level or stage of life, whether you are living paycheck-to-paycheck or just trying to make smarter financial choices.

Felix Dennis is an expert at proving people wrong. Starting as a college dropout with no family money, he created a publishing empire, founded Maxim

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magazine, made himself one of the richest people in the UK, and had a blast in the process.

How to Get Rich is different from any other book on the subject because Dennis isn't selling snake oil, investment tips, or motivational claptrap.

He merely wants to help people embrace entrepreneurship, and

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why a regular paycheck  
For A Richer  
is like crack cocaine;  
Life How To Get  
why great ideas are  
What You Want  
vastly overrated; and  
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why "ownership isn't the  
You Have  
important thing, it's the  
only thing."

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to personal finance  
provides practical advice



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on how to get out of  
debt, establish an  
educational fund, create  
a retirement account,  
and achieve financial  
security, using seven key  
principles that range  
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is enough" to "Keep it  
simple." 35,000 first  
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*Page 49/62*

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- Are you wondering if it is too late for you to be rich? David Bach has a plan to help you live and finish rich—no matter where you start. As a number-one bestseller in its hardcover edition, *Start Late, Finish Rich* has helped hundreds of thousands of people of all ages take control of

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up the road to financial  
security with David

Bach 's inspiring,  
proven, and easy-to-  
follow " catch up "   
plan, which tailors his

" Finish Rich "   
wisdom to those who  
forgot to save,

procrastinated, or got  
sidetracked by life ' s  
unexpected challenges.

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enable more satisfying lives through strategic choices, sharing enlightening stories about individuals and families who have achieved financial fulfillment through prudent spending.  
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Although we have been successful in our careers, they have not turned out

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quite as we expected.

We both have changed positions several times- for all the right reasons-

but there are no pension

plans vesting on our

behalf. Our retirement

funds are growing only

through our individual

contributions. Michael

and I have a wonderful

marriage with three

great children. As I

write this, two are in

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college and one is just beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was bored and tired of studying.

“ Why should I put time into studying



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subjects I will never use  
in real life? ” he  
protested. Without  
thinking, I responded,  
“ Because if you don't  
get good grades, you  
won't get into college. ”  
“ Regardless of whether  
I go to college, ” he  
replied, “ I'm going to  
be rich. ”

How do the rich get  
rich? An updated

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edition of the  
“ remarkable ” New  
York Times bestseller,  
based on two decades of  
research (The  
Washington Post). Most  
of the truly wealthy in  
the United States  
don ’ t live in Beverly  
Hills or on Park  
Avenue. They live next  
door. America ’ s  
wealthy seldom get that  
way through an

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inheritance or an  
advanced degree. They  
bargain-shop for used  
cars, raise children who  
don't realize how rich  
their families are, and  
reject a lifestyle of flashy  
exhibitionism and  
competitive spending. In  
fact, the glamorous  
people many of us think  
of as "rich" are  
actually a tiny minority  
of America's truly

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wealthy citizens—and behave quite differently than the majority. At the time of its first publication, *The Millionaire Next Door* was a groundbreaking examination of America's rich—exposing for the first time the seven common qualities that appear over and over among this exclusive

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demographic. This  
edition includes a new  
foreword by Dr.  
Thomas J.  
Stanley—updating the  
original content in the  
context of the financial  
crash and the twenty-  
first century. “Their  
surprising results reveal  
fundamental qualities of  
this group that are  
diametrically opposed to  
today ’ s earn-and-

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