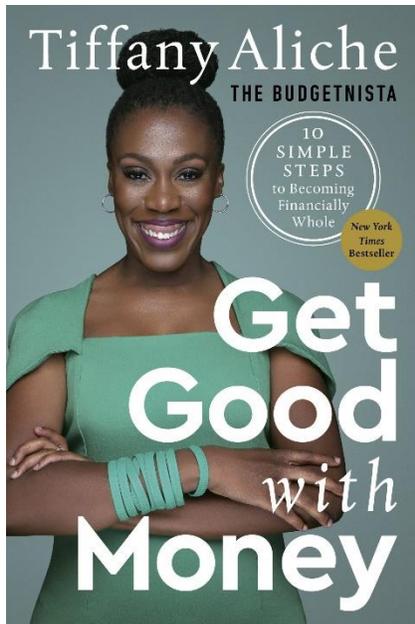


BUILDING YOUR ECONOMIC LEGACY

BUDGETING, FINANCIAL PLANNING BOOKS



Tiffany "The Budgetnista" Aliche was a successful pre-school teacher with a healthy nest egg when a recession and advice from a shady advisor put her out of a job and into a huge financial hole.

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 begin planning for a richer life.

Revealing this practical ten-step process for the first time in its entirety, *Get Good with Money* introduces the powerful concept of building wealth through financial wholeness: a realistic, achievable, and energizing 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 "Budgetnista 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 "noodle budget," examine and systemize your expenses, and lay out a plan that allows you to say yes to your dreams.

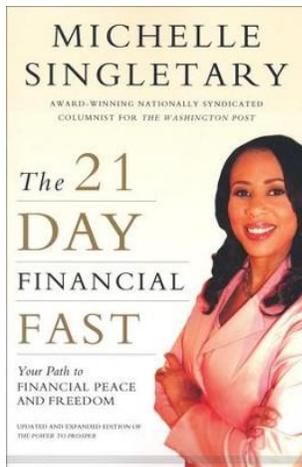
An assessment tool that helps you understand whether you have a "don't make enough" problem or a "spend too much" issue--as well as ways to fix both.

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.



In The 21-Day Financial Fast, award-winning writer and The Washington Post columnist Michelle Singletary proposes a field-tested financial challenge. For twenty-one days, participants will put away their credit cards and buy only the barest essentials. With Michelle's guidance during this three-week financial fast, you will discover how to:

Break bad spending habits

Plot a course to become debt-free with the Debt Dash Plan

Avoid the temptation of overspending for college

Learn how to prepare elderly relatives and yourself for future long-term care expenses

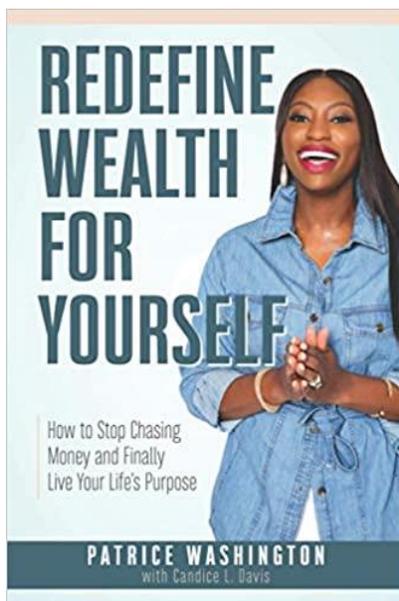
Be prepared for any contingency with a Life Happens Fund

Stop worrying about money and find the priceless power of financial peace

As you discover practical ways to achieve financial freedom, you'll experience what it truly means to live a life of financial peace and prosperity.

Thousands of individuals have participated in the fast and as a result have gotten out of debt and become better managers of their money and finances . . . and you can too!

<https://www.youtube.com/watch?v=2gKMoXycHm8>



Personal finance expert, America's Money Maven turned go-to holistic lifestyle integrator, award-winning author, Patrice Washington has used her platform, The Redefining Wealth Podcast to teach millions that wealth is so much more than money and material possessions. Now she's written the template to make it plain and remove the mystery surrounding wealth so that it frees you to create a wealthy life your way. Through stories, principles, and practical exercises based on her Six Pillars of Wealth, she guides you, step by step, through the process to create a life of peace, purpose, and prosperity. Do you feel a calling to do something greater with your life? Are you tired of working hard with little to show for your effort? Or exhausted from sacrificing your health and your relationships to build your career? In *Redefine Wealth for Yourself*, Patrice will guide you through how to: Change your habits and stop struggling to achieve your health goals. Prioritize the relationships that mean the most to you. Set your life to support all your goals.

Rely on your faith to bounce back from failure. Live your purpose and do work you love. Manage the money you have and earn more with ease and grace. If you're tired of chasing money and ready to pursue your purpose, this holistic guide to wealth is for you.



You don't need fancy degrees or certifications to become a better manager of your money.

All you need is information designed for you that empowers you to take action. The Money Manual was designed to help you cut through the clutter that often leads to feeling overwhelmed and anxious.

In this book you will learn:

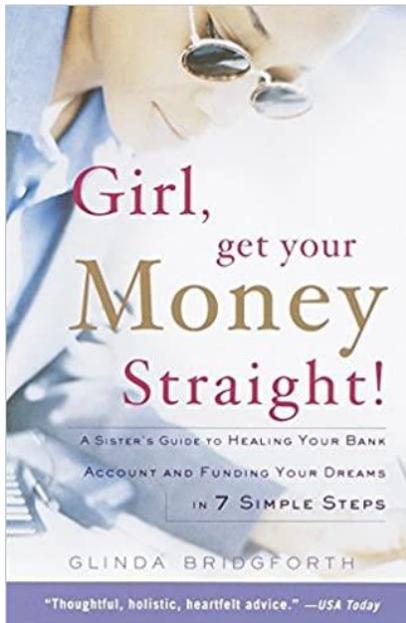
How to manage your money without feeling overwhelmed

A simple method for creating and implementing achievable financial goals.

Ways to use money as a tool to improve your life.

The best way for you to tackle financial basics such as budgeting, saving, improving or building credit, and eliminating debt.

How to navigate your student loan debt, understand your rights, and determine the best payment strategies available to you.

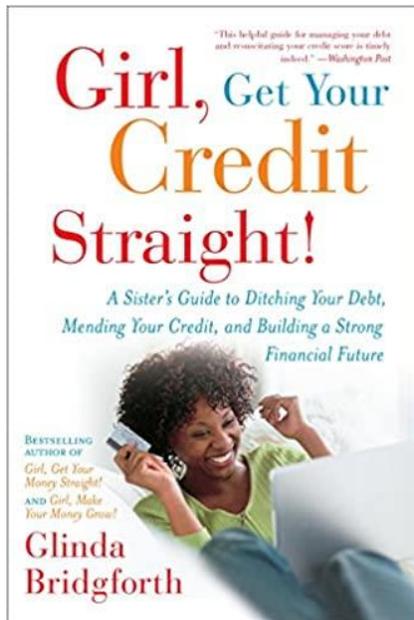


It's time you move from financially insecure to secure.

This book will give you the skills and knowledge you need to improve your financial situation in the next 6 months—it's a must have on your journey to financial well-being!

If you're tired of feeling powerless over your finances and are ready to start funding your dreams, then come on, girl—it's time to get your money straight! Author and financial expert Glinda Bridgforth knows that healthy money management is rarely just about dollars—it's about getting to the root of why we spend what we do and recognizing the emotional and cultural issues that play out in our unhealthy financial habits. *Girl, Get Your Money Straight!* presents her seven-step program for holistic financial healing—an upbeat, empowering road map that you can use to identify your heart's desires, break away from negative spending patterns, pay off outstanding debts, develop a spending plan, conquer the checkbook blues, and create new wealth.

Filled with Bridgforth's warmhearted wisdom and advice, and complete with worksheets, exercises, affirmations, and inspiring stories of African American women who have found financial peace of mind, *Girl, Get Your Money Straight!* is a fresh, fun, and eminently practical guide to healing your bank account and building a life that you love.



Is “retail therapy” your favorite pastime—even though you really can’t afford it? Do you ignore the balance on your credit card statements, vowing to pay them off at some point down the line? Is your debt preventing you from living your dreams—like buying a home or starting a family? If so, girl, it’s time to get your credit straight! These days, with easy access to multiple credit cards and glossy advertisements that entice us to spend at every turn, it’s all too easy to start racking up debt—and even little slip-ups can lead to real damage over time. In this highly practical follow-up to her bestsellers *Girl, Get Your Money Straight!* and *Girl, Make Your Money Grow!*, financial expert Glinda Bridgforth delivers a power-packed plan for paying down debt, repairing your credit score, and securing your financial freedom—along with a future that makes your heart sing. Beginning with simple, engaging exercises to help you assess your spending habits and get clear about what you owe, *Girl, Get Your Credit Straight!* presents a detailed road map for eliminating debt, one step at a time. You will learn how to:

- Devise a system for tracking expenditures, anticipating end-of-month shortfalls, and paying bills on time, every time
- Find ways to supplement your income
- Consolidate loans to pay off debt faster, decrease stress, and save time and money
- Negotiate with your creditors to come up with a payment plan that works for you
- Discover the best loans to use for refinancing debt or making major new purchases
- Understand how credit bureaus work—and take steps to improve your score

Filled with Bridgforth’s warmhearted wisdom and advice, and complete with worksheets, affirmations, and inspiring stories of African American women who’ve restored their credit and built new wealth, *Girl, Get Your Credit Straight!* is a fresh, empowering guide for any woman who wants to say goodbye to debt—for good.

BUILDING YOUR ECONOMIC LEGACY BUDGETING APPS

Budget-Money Management-Apps

MINT

<https://mint.intuit.com/how-mint-works>

Mint brings together everything from spending, balances, and budgets to your credit score and more. Access your financial life in one powerful app.

ACORNS

<https://www.acorns.com/>

Invest spare change, bank smarter, add Bits of Bitcoin to your ETF portfolio, and more. Signing up takes minutes!

In under 5 minutes, get investment accounts for you and your family, plus retirement, checking, ways to earn more money, and grow your knowledge. Just \$3 or \$5 a month. From acorns, mighty oaks do grow.

EVERY DOLLAR

Getting rid of money stress starts with a budgeting app that puts you in control of your money. EveryDollar is built to be the simple and easy way to manage your finances and your life.

https://www.ramseysolutions.com/ramseyplus/everydollar?utm_source=google&utm_id=go_cmp-12242895771_adg-116101166846_ad-534663948658_kwd-109972420826_dev-c_ext-prd-mca-sig-CjwKCAjw-8qVBhANEiwAfjXLrq4GbBr7J_b9Vybt5pc9D2wKI8YI4TSdD6Lt3vjCM7Cr2xq6bals_xoCllkQAvD_BwE&gclid=CjwKCAjw-8qVBhANEiwAfjXLrq4GbBr7J_b9Vybt5pc9D2wKI8YI4TSdD6Lt3vjCM7Cr2xq6bals_xoCllkQAvD_BwE

YNAB

<https://www.youneedabudget.com/>

YNAB is a proactive system with four simple steps: that's our method and secret sauce. It requires you to be forward-looking and intentional about every dollar; it requires you to be aware, but in return you'll be in total control of your finances, and in so doing, your life.

If you set up all your accounts, and get an email at the end of the month full of pie charts showing that you spent an obscene amount of money in restaurants—you still spent an obscene amount of money in restaurants. That money is long gone. This is why you've never heard anyone say that Mint changed their lives.

Unless you are intentional about making a plan and sticking to it, (we're no fortune tellers, but...) there's a very good chance the same thing will happen next month.

Looking backward (we're looking at you, pie charts!) is certainly better than not looking at all, but it isn't going to change your behavior.

With YNAB, we're focused on what is in front of you, what you still have the ability to influence. Before you spend a single dollar, we'll help you think through your priorities—immediate, short-term, and long-term—and allocate your money accordingly. Better yet, we will teach you how to use your budget to make spending decisions and how easy it is to adjust your budget throughout the month, because life.

ZETA

Money Management for couples.

<https://www.askzeta.com/money-manager/>