



# **Spend Well, Live Rich (previously published as 7 Money Mantras for a Richer Life): How to Get What You Want with the Money You Have**

*Michelle Singletary*

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# **Spend Well, Live Rich (previously published as 7 Money Mantras for a Richer Life): How to Get What You Want with the Money You Have**

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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 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 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 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, 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 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 spending 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 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 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 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-shift. But at least I saved \$1,000!”

*From the Trade Paperback edition.*



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### **From reader reviews:**

#### **Efrain Floyd:**

Spent a free time and energy to be fun activity to try and do! A lot of people spent their free time with their family, or their friends. Usually they doing activity like watching television, about to beach, or picnic within the park. They actually doing same task every week. Do you feel it? Will you something different to fill your own personal free time/ holiday? Can be reading a book might be option to fill your cost-free time/ holiday. The first thing that you'll ask may be what kinds of e-book that you should read. If you want to try out look for book, may be the e-book untitled Spend Well, Live Rich (previously published as 7 Money Mantras for a Richer Life): How to Get What You Want with the Money You Have can be fine book to read. May be it might be best activity to you.

#### **John Armstead:**

The book untitled Spend Well, Live Rich (previously published as 7 Money Mantras for a Richer Life): How to Get What You Want with the Money You Have contain a lot of information on the item. The writer explains the woman idea with easy technique. The language is very easy to understand all the people, so do not necessarily worry, you can easy to read the item. The book was written by famous author. The author will take you in the new age of literary works. It is easy to read this book because you can continue reading your smart phone, or model, so you can read the book within anywhere and anytime. In a situation you wish to purchase the e-book, you can available their official web-site and also order it. Have a nice learn.

#### **Robert Maselli:**

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#### **Travis Hargrove:**

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idea about book and looking at especially. It is to be first opinion for you to like to open a book and examine it. Beside that the guide Spend Well, Live Rich (previously published as 7 Money Mantras for a Richer Life): How to Get What You Want with the Money You Have can to be a newly purchased friend when you're sense alone and confuse in what must you're doing of that time.

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