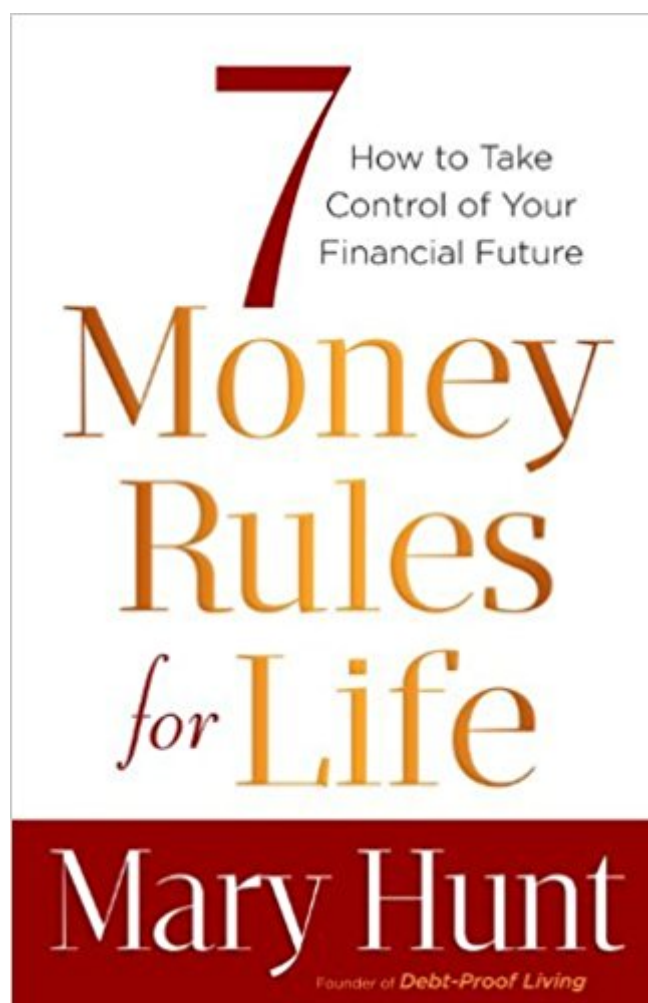


The book was found

7 Money Rules For Life®: How To Take Control Of Your Financial Future



Synopsis

Americans young and old are flunking their finances. A shocking 77 percent live paycheck to paycheck with no savings. And 43 percent of Americans have less than \$10,000 saved for retirement, while 49 percent could cover less than one month's expenses if they lost their income. In the face of this bleak financial picture, bestselling author and finance expert Mary Hunt offers *7 Money Rules for Life*®. This no-nonsense and encouraging book gives readers the keys to get their money under control and get prepared financially for the rest of their lives. In her warm and engaging style, Hunt takes everything that she's learned over the past twenty years and boils it all down. Presented in a conversational style and readable in a weekend, this book offers applications for each of the seven rules as well as practical advice for how to recover from past financial mistakes. These simple, unchanging, basic rules work in every financial situation, for every income level, and for every stage of life. Money mastery isn't really that hard. *7 Money Rules for Life*® can help readers change their futures from uncertain to rock-solid with principles they can apply right away.

Book Information

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Customer Reviews

Simple Rules. Big Payoff. In her warm and encouraging style, financial expert Mary Hunt shows you how to master the essentials to get your money under control and prepare financially for the rest of your life. She shows you how to apply each of the 7 Rules, starting today, as well as how to recover from past financial mistakes. With Mary on your side, you'll learn how to Spend less than you earn Save for the future Give some away Anticipate your irregular expenses Tell your money where to

goManage your creditBorrow only what you know you can repayMoney mastery isn't hard when you know the rules. Let 7 Money Rules for Life change your future from uncertain to rock-solid--no matter what your income level. Mary Hunt is founder and publisher of Debt-Proof Living, a highly regarded organization consisting of an interactive website, a monthly newsletter, and personal finance tools. Since 1992, DPL has been dedicated to its mission to provide hope, help, and realistic solutions for individuals who are committed to financially responsible and debt-free living. Her books have sold more than a million copies, her syndicated daily newspaper column is enjoyed by hundreds of thousands of Everyday Cheapskate readers, and her articles appear in such magazines as Woman's Day, Guideposts, Christianity Today, and Bottom Line. Hunt speaks on personal finance and has appeared on shows such as Oprah, Good Morning America, Dr. Phil, and Focus on the Family. She and her husband live in California.

Change your financial future--today"Packed with practical, easy-to-digest advice, 7 Money Rules for Life is a no-nonsense approach to money and life that really works! Mary provides a road map to recovery driven by a realistic, deliverable promise for a better life. If you want more out of life, take on the 7 Rules and see what happens. You won't be disappointed."--Rob Bernab  , author, Mind Your Own Mortgage; speaker; former president of E*Trade Mortgage Corporation"Mary Hunt has been there and back, and it shows. Hunt's empathetic, real-world approach makes [her] advice somehow seem more palatable--and achievable."--Money magazine"Nobody is more aware of the complex relationship between finances and relationships than Mary Hunt."--CBS Early Show"Mary speaks from the depths of her own experience, a gotta-have-it habit that led her into six-figure debt. It took her thirteen years to pull her family out, and the money-saving strategies she learned along the way became the basis for a career as one of America's top personal finance experts."--Woman's Day magazine

I have been looking around for books on finances to recommend to my daughter and her fiancée. They are young, but having good discussion about how they want to handle the big issues in marriage such as their financial approach. I am thrilled they are talking now rather than later about this subject. My husband and I are on the other end of the earnings curve with retirement right around the corner. I have heard of Mary Hunt but never read anything by her until now. The Kindle version of this book was on sale at a very inexpensive price so I decided it was time to read what she had to say. After reading the entire book in about three days, I have to say it is an excellent book. There is wisdom here for everyone but especially for younger people just beginning their

careers or people who are part way into their earning years and having trouble saving or just plain not able to pay all their bills. I was fortunate that my parents were depression-era folks who taught themselves about saving/budgeting/investing and passed their wisdom on to me. Even with a great foundation, there are things I wish I could go back and do over, almost all of which Ms. Hunt touches on in this book. It is plain talk about the need to spend less than you earn (notice it's not spend only what you earn and she explains the difference) as well as six other rules that, if followed, will result in a huge amount of financial freedom as well as emotional peace and serenity. It's impossible for most people to feel good about life when afraid to open the bills that arrive or worry about how they are going to handle any emergency that comes up. She does one of the best jobs I have ever seen about explaining the "why" of things such as budgeting and not accumulating debt. Many people I know think as long as you can pay the minimum payments and aren't behind in the bills, that is financial health. Mary Hunt explains that financial health comes when you have money put back for emergencies, irregular expenses, and retirement. Anyone can do this, not just the folks with big incomes. One of my favorite rules is the 80-10-10 rule. After saving for retirement (often pre-tax dollars), save 10%, give 10% away, and live on the remaining 80% of your net pay. Most people will dribble away at least 10% of their net pay on small luxuries such as paying more for convenience foods in the grocery store (think pre-sliced cheese that costs more than just a hunk of cheese for example) and yet lament they can't possibly save 10%. It does take some hard work, awareness of behavior, and discipline but is so worth it. Ms. Hunt isn't giving advice that is earth shattering for many, but there are people out there who were never taught how to do these things and need basic money-management strategies. For those people as well as people just starting out, this book should be the handbook for getting their financial lives in order. Simple, to-the-point, and excellent advice from a person who has had to dig themselves out of a mess and shares the lessons learned. After reading this, I have recommended it as a perfect first book for my daughter.

So what are the seven golden rules? Rule 1: Spend less than you earn. Rule 2: Save for the future. Rule 3: Give some away. Rule 4: Anticipate irregular expenses. Rule 5: Tell your money where to go. Rule 6: Manage your credit. Rule 7: Borrow only what you know you can repay. Overall, I believe Mary Hunt's opinions and experiences are quite insightful. However, she only alludes to, and does not address, psychological and emotional impulses and desires that contribute to financial difficulty. Therefore, additional reading in how to deal with those kinds of emotions are highly recommended before implementing Mrs. Hunt's recommendations to the fullest yield. Yes, attitude and perspective or outlook of surroundings is important. I like her

recommendation with regards of saving strategies and plan to implement them. In essence, the first ten percent of net income goes directly into a long-term, secure investment account. However, I recommend accounts that do not have penalties for withdrawals. I recommend mutual funds rather than IRAs, etc. Then, from the new net amount take ten percent of that and direct those funds to a charitable giving account, of course some of which would be directed to a religious or non-religious community activities, but a majority would be proactively utilized through constructive, building personal relationships with the expectation of no personal gain. In regards of anticipating the unexpected expenses, having a rainy day fund sometimes just does not cut it. Therefore, I strongly recommend consideration towards low cost catastrophic insurance policies or reasonable insurance policies as a form of a stop loss. In the end, the greatest solution of this ordeal is to change the way of your thinking, an immediate and irreversible decision to uproot yourself and your perspective. A hard process that few undertake and even fewer experience the intended result without facing significant psychological and physiological resistance to change. Nevertheless, the change is worth it.

Simple premise with practical ideas that can make a big difference in the way you manage your money and make the best of your finances and life

Excellent book and very practical. Easy to follow.

Excerpts used as a teaching tool for a small group of senior high school girls. Good information!

Excellent book, especially for people just beginning to earn money in lifetime employment. It was published 2 years ago, so is current. I wish I had been able to give it to my children years ago. But I'm giving copies to my seven grandchildren.

This is not ground-breaking information, but it does offer a different perspective on how to handle finances. For those who have never attempted to take control of their finances, this book is a great start.

A good read to help those that need a bit of help with managing their money. Most young people and lots of older ones too could use some pointers. If they would heed good advice, life only get better.

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