



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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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 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 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!”

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Amanda Furr:

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Ernie Fleishman:

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William Hughes:

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