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Money, A Love Story: Untangle Your Financial Woes And Create The Life You Really Want



Synopsis

Having a good relationship with money is tough - whether you have millions in the bank or just a few bucks to your name. Why? Because just like any other relationship, your life with money has its ups and downs, its twists and turns, its breakups and makeups. And just like other relationships, living happily with money really comes down to love - which is why love is the basis of money maven Kate Northrup's book. After taking the Money Love Quiz to see where on the spectrum your relationship with money stands - somewhere between "on the outs" and "it's true love!" - Northrup takes you on a rollicking ride to a better understanding of yourself and your money. Step-by-step exercises that address both the emotional and practical aspects of your financial life help you figure out your personal perceptions of money and wealth and how to change them for the better. You'll learn about thought patterns that may be holding you back from earning what you're worth or saving what you can. You'll learn how to chart your current financial life and create a plan to get you to where you want to be - whether that's earning enough to live in a penthouse in Manhattan or a cabin in the Rockies. Using client stories and her own saga of moving from \$20,000 of debt to complete financial freedom by the age of 28, Northrup acts as a guide in your quest for personal financial freedom. She'll teach you how to shift your beliefs about money, create a budget, spend in line with your values, get out of debt, and so much more. In short, she'll teach you to love your money, so you can love your life.

Book Information

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Customer Reviews

I'll be honest, I picked up this book largely intending to shred it. I've never known exactly what this

"financial freedom" stuff is all about, but I've always assumed it to be a bunch of hooey. There are, after all, only two ways out of debt - earn more or spend less. Money doesn't grow on trees nor can we wish more of it into our pockets. And there's only so much you can cut before you're living in a cardboard box eating out of dumpsters. And that doesn't sound very free. Upon starting this book, my impressions were confirmed. The steps for achieving financial freedom appear to be: 1. Get yourself born to very successful doctor parents. 2. Have your mother write a best-selling book. 3. Go to college on your parents' dime. 4. Use your mother's reputation and connections to start a "network marketing business" (otherwise known as "hit up your family, friends and acquaintances for money business"). 5. Live rent-free in an apartment owned by your mother while running up lots of debt. 6. Use that same network (the one built on your mother's connections, while telling people you've ended your professional relationship with your mother) to build a wellness coaching and motivational speaking business telling people how you got out of debt. Reminds me of a story of a man reading a magazine where he happens upon an ad which promises the secret to riches if you just send in \$100 and a self-addressed stamped envelope. So the man sends in his money and his SASE and in a couple weeks the envelope comes back. Inside is a single sheet of paper with the words "Do exactly what I'm doing". So I was pretty set to hate this book and rip it to shreds. But then a funny thing starts to happen.

I wanted to like this book. Like the author, I, too, love reading financial advice books. *Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence: Revised and Updated for the 21st Century*, *The Millionaire Next Door: The Surprising Secrets of America's Wealthy*, and *The Total Money Makeover: Classic Edition: A Proven Plan for Financial Fitness* have all helped me get out of debt, build an emergency fund, and contribute monthly to my IRA. I have a much better handle on my money now than I did five years ago, and yet I still enjoy a good book about finances--and especially a good financial come-back story. Unfortunately, *Money, A Love Story* fell flat to me. It isn't that Northrup gives terrible money advice all the way through. In fact, she gives some really good advice at parts...but it is mostly regurgitated from other books! And even the advice that is more about encouragement and self-help (and less specifically about money) still originates from self-help books she's read and seminars she has attended. She quotes so often from other books that her own book reads like a college essay: yes, there are a lot of ideas in there, but they aren't original to her, and she hasn't added anything unique to the discussion.

This unoriginal mish mash of new age concepts and well worn financial advice contributes nothing new. Financial challenges stress almost everyone. Whether one is saddled with student debt, mortgages, living and medical expense, it is important to understand and appreciate money and make it work for you. The author, a child of privilege, shares her own story. It did not resonate with me. It is easy to dance across the tightrope when a net is in place. I didn't care for the smug tone and frankly, she is more connected than gifted or wise. Her suggestions for increasing income including mlms and selling unused designer duds on consignment are insensitive to the 99 percent who don't have any unused duds designer or otherwise and have been victimized by mlm schemes before. On the positive side, it is not a complex book and some of the charts and tools are helpful. For those who are intrigued with creating their own money love store, I would suggest looking at Financial Alchemy: Twelve Months of Magic and Manifestation (Volume 1) Rae developed the "money honey" concept and seems to do it successfully. For those who are interested in metaphysical approaches, I suggest RealityShifters Guide to High Energy Money or

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