



Make Money, Not Excuses: Wake Up, Take Charge, and Overcome Your Financial Fears Forever

Jean Chatzky

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Get Rich, Don't Bitch

"I don't have time to deal with my money."

"Managing money and investing is too intimidating."

"I'm not a numbers person."

"My husband takes care of our finances."

"I'm just not good with money." Jean Chatzky has heard all the excuses for why women don't deal with their finances. She used to make them herself. For the first time, Jean tells you how she made every financial mistake in the book--not paying her bills, going into credit card debt, letting her 401(k) lapse--before finally making the decision to take control of her money and her future.

Whether you've made these mistakes or you want to avoid them, if you're ready to take charge of your financial life then this is the book for you. In it, Jean shares these valuable lessons:

- Where to start
- How to decode financial jargon (it's easier than you think)
- How to get over your "I'm not smart enough to deal with money" feelings
- Why being a "good-enough investor" will make you more money in the long-term (while trying to be a "great investor" will drive you crazy)
- Why you might think you are bad at math, and why that doesn't have to be true
- How (and where) to save your money
- Why women make better investors--and higher returns--than men

Jean is famous for her ability to explain money and investing. In a clear and accessible way, she breaks down all the scariest parts of dealing with money--from investing in stocks to saving for your retirement--to make them doable, easy, and yes, even enjoyable. She also includes throughout a "Map to a Million," great tips on easy and quick financial changes you can make immediately . . . that really add up!

Are You Ready to Be Rich?

If you want to get rich, if you want to be wealthier than you are today, you really need to do only four things. That's right, just four things.

- You need to make a decent living
- You need to spend less than you make
- You need to invest the money you don't spend so that it can work as hard for you as you're working for yourself
- And you need to protect yourself and this financial world you've built so that a disaster--big or small--doesn't take it all away from you

Everything else is just window-dressing. The fees--and how to avoid them. The advisors--and how to hire them. The deals. The scams. The ins. The outs. They are all interesting. Some of them are even quite important. But until you have conquered the heart of the matter, they are all minutia.

The four cornerstones, by contrast, are the meat and potatoes of your financial life. If you do those things today, you'll start getting rich tomorrow. And once you feel set financially, you'll be able to start focusing on the truly important things in life. --from the Introduction

Make Money, Not Excuses: Wake Up, Take Charge, and Overcome Your Financial Fears Forever Details

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From Reader Review Make Money, Not Excuses: Wake Up, Take Charge, and Overcome Your Financial Fears Forever for online ebook

Monica Willyard says

There is something about this author's style and outlook on life that irritates me. I don't know why except that her assumptions about her readers' incomes are a little skewed. While this book does have some practical advice that everyone can use, it seems to be aimed at people with large incomes, more than \$50,000 a year or so. If you make less than this amount, you'll need to be creative and tailor the tips to work with your income. You may need to use a \$4 a day plan instead of \$10 a day to pay down your debt. After reading several books on this subject, I'm more comfortable with the material from Dave Ramsey, Mary Hunt, or Larry Burkett.

Slim says

I've always loved a good personal finance book, being in the industry I am a bit more knowledgeable than the normal reader. In this case I am not in love with her writing style, she seems to be a bit negative and I may even consider her a man-hater. I feel like she is talking down to the reader. Maybe if I didn't know anything about savings and investment I wouldn't feel this way. But I like some of the advice she offers so far.

After finishing I can say that her writing style stayed consistently annoying throughout the book, but she does have some good points. This book was definitely geared toward a different audience and I do think that women who have never taken financial control of their lives will see this book as a fabulous guide to financial control and freedom. Some of her budgeting tools and calculations were helpful. I am always looking for a new slant on what I have been doing for years. She takes a very scary topic for some and makes it easily readable and empowering.

Lori Ann says

Seems more like general life advice than personal finance. Also since I am not married and I don't have children, much of the content wasn't that useful to me. I do enjoy her podcast. So I was a little disappointed.

Adrienna says

Jean Chatzky wrote a financial book for women to get it right and quit making excuses. However, her generalizations and assumptions about women use of money doesn't apply to all of us such as shopping sprees (can't control our spending on unnecessary things such as shoes, clothing, etc.). She uses some examples on how to save at 5% of your income at \$35K or higher, but what about those who are still making low \$30K's and she estimates at \$35K at 5-50%, when we don't take home necessarily \$35K salary (net income varies from gross income). Therefore, who can save 50% of their salary income when we take home

a net income of a lesser amount, unless their husband is making more than their wife to be able to save up to that amount. Not all women are married either, however, I will try to start saving at least 5-10% of my net income since I tithe 10% but unable to save because I've allowed my bills to escalate beyond belief...ready to make change.

Iowa City Public Library says

Jean Chatzky, editor-at-large for 'Money Magazine' and financial editor for NBC's Today Show, has a new book, *Make Money, Not Excuses: Wake Up, Take Charge, and Overcome Your Financial Fears Forever*. The premise of *Make Money not Excuses* is simple – there are four basic things you need to do:

1. You need to make a decent living.
2. You need to spend less than you make.
3. You need to invest the money you don't spend.
4. You need to protect yourself and this financial world you've built.

These four tenets are so easy to understand that you probably don't need to read the entire book but do. Chatzky is also a money coach and her steps to financial independence may be just what you need to get on track for a healthy financial future.

From ICPL Staff Picks Blog

LaTricia Frederick says

Good basics for a first timer getting started with money management.

Courtney says

I only gave this 4 stars because it's really only geared for women, so men would not enjoy this book :)

That being said, hello, I'm a woman, so yeah, I want a financial book geared to me. It helped me pinpoint my spending weaknesses, as well as encourages readers to live within their means... a gospel principle :) There are interesting links between spending too much and weighing too much... made sense to me!

If you've recently changed your financial position, or if you just feel like you've been ignoring it, hoping you'll be okay for retirement, but not knowing for sure... time to find out for sure!

I came away feeling empowered, which women should be about money... too often they are afraid and just "let my husband handle that". Not me!

Jennifer says

I bought this book at a library book sale for 25 cents, as I often like to peruse personal finance books. I find that no matter how many of them you look at, there are always little tips and tricks that are good for keeping motivation high. I've seen Jean Chatzky in magazines and on television, and I really thought I liked her. Turns out I am pretty lukewarm to her. She writes with a female reader in mind, but her stereotypes of what this female reader is like are farfetched and annoying. She assumes her readers are 30 to 45, and that they are obsessed with clothing and handbags and shoes and makeup and facials and spa treatments and botox. WHAT? Needless to say, I found it very difficult to relate at all. Furthermore, this book is one of the "wordy-est" lengthy books of its sort, but there is ultimately very little information in here. Most of the chapters are broken down into sections called "Don't bitch" and "Don't make excuses".....as if her readers are some whining fashionistas who are financial airheads. My two stars are in honor of each chapter's "Map to a Million", where she demonstrates ways that small changes can really make a HUGE impact in your long-term peace of mind.

Anthony Cox says

I didn't realize that I was not the target audience when picking this finance book. Lots of generalizations about men and women, but if you can get over that, it is ok. She has lots of decent general information about finances, but doesn't really have a good plan or system to implement all of them.

Jackie says

This is more of a book for beginners who have no clue what is going on with their money. Not really what I was looking for.

Suezq says

Not going to give this a star rating as I am totally NOT the target audience for this book. This is a VERY basic, VERY beginner type book. It is aimed as someone who is many thousands of dollars in debt and hasn't save a dime for retirement or emergencies. If you are that person this is the book for you. I was looking for something else.

Gwen says

Now that I am finally receiving a decent paycheck, I really appreciated some of the advice Chatzky gave on saving and investing. She does a good job of covering the bases for single women as well as married and/or with children, and gives several possible scenarios. However, I disliked that she stresses saving for retirement over just about everything -- including education. On more than one occassion she suggests that

parents should be willing to change school districts (or put their children in public schools instead of private) in order to save more for retirement. While I agree that this maneuver could certainly save some bucks, I do not think a child's education should be sacrificed for it.

Rachel Martino says

This is a great book if you're lost with money completely and need hand holding - not only with money, but with life admin. Didn't really enjoy how it was written, especially with many paper-based antiquated organisational ideas, but I'm sure some will love it! Not recommended for those already putting good personal finance practices in place.

Trina says

This is an easy beginner book on managing finances and the myriad of reasons that women don't manage their money. If you feel your spending is out of control or you are concerned about having something set aside in the future this is the book to read. Chatzky's book isn't groundbreaking but it is practical; in fact many of the things mentioned are lessons learned by average people who are currently riding out The Great Recession. It is choked full of advice: consolidate credit cards, eat at home, and downsize your home just to name a few. Sage advice in these horrible financial times. The Map to a Million is fun to read, sends out tiny tendrils of hope. In order for me to be a 30 year millionairess I just need to "find \$675 a month to invest, tax deferred, at 8 percent" then I am set!

Kathy Burden says

I highly recommend this book. Excellent advice on how to get started on the road to financial security. There's a whole chapter on why it's NOT TOO LATE to save for your retirement, even if you're in your 50's. It's a very easy read and she's got some great tips. Plus, she's realistic. Talks about how you don't have to be the "best" at everything..investing, etc. Sometimes it's ok to be "good enough" and do what you can to save, etc. I'm going to work on Suzy Orman's book for women next and compare them. I really want to get my finances in line and get what I want in life, and this book was a real shot in the arm. (& a nice pat on the back!).
