



# **The Simple Dollar: How One Man Wiped Out His Debts and Achieved the Life of His Dreams**

*Trent Hamm*

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**Struggling with debt? Frustrated about work? Just not satisfied with life?** "Trent Hamm set out to boost his happiness by freeing himself from debt. This account of how he succeeded, and how he was able to construct the life he'd always wanted, will inspire readers to put his ideas to work in their own lives." -

**Gretchen Rubin, author of the #1 New York Times best seller, *THE HAPPINESS PROJECT*** "*The Simple Dollar* paves the way to an uncluttered financial and richly rewarding life. Trent's experiential advice prepares readers for the expected-and most importantly the unexpected-complexities of the modern economic world. Live debt free, mind the gap, and find a framework to get the secure and happy life you desire." -**Erin Rooney Doland, author of *Unclutter Your Life in One Week* and Editor-in-Chief, Unclutterer.com**

"If you feel like your finances are out of control, read *The Simple Dollar*. Trent Hamm burns with the unforgettable fire of someone who has gone from debt to wealth, and this book can inspire you to do the same." -**J.D. Roth, author of *Your Money: The Missing Manual* and editor of**

**GetRichSlowly.org** *The Simple Dollar can change your life.* Trent Hamm found himself drowning in consumer debt, working in a job he couldn't stand... and figured out how to escape that debt and build the fulfilling career he'd always dreamt about, all at the same time. Hamm shared his experiences at TheSimpleDollar.com--and built it into one of America's top personal finance websites. Now, *The Simple Dollar* is a book: packed with practical tips, tools, and lessons you can use to transform your life, too. This isn't just "another" personal finance book: it's profoundly motivating, empowering, practical, and 100% grounded in today's American realities. Trent Hamm will show you how to rewrite the rules, creating healthier relationships with money... and with your loved ones, too. With his help, you can get out of debt, start moving forward, and build the strong personal community that offers true happiness--no matter what happens to the economy. - **Escape the plastic prison, and stop running to stand still 5 simple steps to eliminate credit card debt... and 5 more to start moving forward** - **Shift your life's balance towards more positive, stronger relationships** *Learn how to put the golden rule to work for you* - **Discover the power of goals in a random world** *Then, learn how to overcome inertia, and transform goals into reality* - **Navigate the treacherous boundaries between love and money** *Move towards deeper communication, greater honesty, and more courage*

## The Simple Dollar: How One Man Wiped Out His Debts and Achieved the Life of His Dreams Details

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# **From Reader Review The Simple Dollar: How One Man Wiped Out His Debts and Achieved the Life of His Dreams for online ebook**

## **Matt says**

I came into this short book with some expectations that I would finish the book with some good, hard guidance on how to start a journey to life without debt. The book didn't meet *all* of my expectations, though, but I did leave with a few nuggets of information that I think should really get me started, at least. Trent Hamm is both a personal finance and a personal growth author so, even though the title of this book hints only at personal finance topics, he slides a handful or so chapters in here that seem to go off on slight tangents into becoming a better, more successful person. This was OK, since that information is useful also.

Overall, some good information here to get you started on a plan to become debt free. Some extras thrown in to help you become a better person as well. Not bad.

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## **Philip Stratton says**

### **Great motivation for taking control of your finances**

I greatly enjoyed the structure and content of this book. A wonderful example of how some planning and priority setting can change your life.

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## **Rebekah says**

This is a nice inspirational read if you're looking for advice on big picture goal setting. As a financial model, however, it leaves a lot to be desired. Most of the advice is very basic: pay your debts, start a savings account, and live within your means. Some financial tips were so trite as to be irritating, such as the suggestion that one should make coffee at home and thus save 5 dollars per day. Who is spending 5\$ a day on coffee?!

Overall, if you're looking for a book that includes anecdotes on financial woes and some introspective goal setting, this is for you. If your concern is concrete budgeting, debt control, or personal finance advice, look elsewhere.

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## **JC says**

In spite of the fact that I read thesimpledollar.com on a regular basis, I still found this book very interesting and some good quotes. Fortunately, I don't find myself in most of the situations that Trent explains in the book, but it really gives me hope that I am in a good place. If you've never read his blog, I highly recommend it. I got this book as a free ebook from Amazon (Trent mentioned it on his blog) and definitely enjoyed it. The thing I love about the book and his blog is how he talks about more than just not wasting money. Instead he discusses how to find what we truly love and enjoy in life, and to spend our time and

money on those things.

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### **Sarah says**

Got the free Kindle version. It was a quick read with some useful tips. The authors tries to cover a wide range of topics (not just about money) so there isn't much depth. I was pleasantly surprised to see that my colleague, Andy Oram, was quoted in the book.

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### **Brandon Kessler says**

The Simple Dollar by Trent A. Hamm is an absolute must read, assuming you are in your 20's. The Simple Dollar is one part self-help, one part memoir, and one part financial advice. The Author uses small anecdotes from his life, interspersed with references to other financial, parenting, and self-help books. The Pro and Con of The Simple Dollar is its target audience - 20-somethings who are just starting out, or who really aren't that far along. Trent references his family, handling financial woes while being a new parent, early career development, and his video game obsession. I fit many of these categories as well (I play video games, I'm a relatively new parent, and I'm currently in the infancy of my career) so many of his analogies really hit home for me.

Most of the financial advice Hamm gives is general common sense, has been talked about extensively by other financial gurus (Dave Ramsey), and his self-help advice is also nothing new. What is unique about Hamm's approach is that he targets a younger generation and uses references and analogies that my generation understands. He also uses his own life as a backdrop and creates a familiarity with readers, connecting to us (or me at least) on a much more personal level.

If you're in your 30's or 40's and suffering financial woes, the Simple Dollar is probably not the best book for you to pick up. Picking up something from Dave Ramsey, who will probably connect and resonate with you better, would be a better bet. If you're a 20-something or early 30's, or if you're a parent with a teenager, the Simple Dollar is an excellent financial and life advice book.

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### **Jill Miller says**

The book starts out very promising, but then the author wanders off on a major tangent. I hate to say it, but I get the feeling that the author is pretty impressed with himself. Also, the editing is awful. There are many errors, grammatical mistakes, etc., that really detract from both the reading experience and the credibility of the book. Overall, I was disappointed with this book. If you're interested in this topic, I recommend Dave Ramsey's "The Total Money Makeover," and "Your Money or Your Life" by Dominguez & Robin, both of which are referenced in this book.

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### **adrienna says**

I'm reading this book before it's been published to kind of review and test out one of the chapters'

suggestions. I think I'm going to go with a more introspective, pondering-the-future/pondering-my-career chapter instead of the preparing-for-the-future chapter I was going to do initially. I read The Simple Dollar blog, and I love that his book isn't just rehashing his blogs (although it does tell his story). It includes a lot of research and tips for managing your own financial destiny, and I'm proud to be part of the publishing process.

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## **Melissa says**

Unfortunately, I was disappointed by this book. The format of the book was that each chapter would begin with a short anecdote from the author's life, followed by an exposition of the idea. However, sometimes there would be multiple anecdotes, or sometimes there would be an additional anecdote in the middle of the chapter, and maybe it was partly that I was reading on a Kindle so the format isn't perfect, but it confused me. (Maybe I'm just easily confused.) Also, the chapter order wasn't entirely logical to me, either from the standpoint of the idea discussed, or chronologically. There were a number of places through the book where the author references "as will be discussed in Chapter 12" or whatever, and after seeing that several times it definitely interrupts the flow in my mind. If the point is so important to everything else discussed, perhaps it should have been placed earlier in the book?

I think I was hoping for more of a personal story, and instead it was written more in the style of an advice book with some examples thrown in. For me, a personal story is just much more effective, and I've already read a number of personal finance books that just tell me the theory. I wanted to hear a personal account.

The ideas presented in the book are valuable, but I feel that they could have been much more powerful if the format were different.

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## **Jess says**

I'm a lucky longtime reader of Trent's blog who responded quickly enough to his ARC opportunity. I'll be applying a chapter of my choosing to my life, and will have to respond about how the changes influenced my life.

Trent's book is good. It's well-written and to-the-point, which is consistent with his blog style. I like the personalized anecdotes and interesting tidbits. One thing I'm curious to see is if the aesthetic nature of the book changes with publication; it seems very textbook-like in paper, font, and plain book style. (The book is published by a subsidiary of Financial Times Press.) Most memoirs or books similar to this are published with a more reader-focused, audience-oriented feel. This is not so (though I do recognize that my copy is an ARC, so I'll have to compare after publication).

As much as I liked the book, I think it repeats a lot of what Trent already discusses on his blog. I also think that his writing is especially well-suited for blogging because he proposes questions and is able to engage the audience in a different way. Much of the same material is covered in his blog, but in fact the blog posts cover it at much greater length and with a greater number of resources.

Overall I think Trent's book is a worthy, wonderful read. It has given me new perspective on where his writing comes from, and where the motivation to get financially fit, originates. I especially think that people

who have not yet read Trent's blog will benefit from the book in a major way.

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### **Melanie says**

Book is long-winded, dull, and horribly repetitive. In fact, several sentences are repeated verbatim throughout the book, not as some sort of mnemonic gimmick, but due to bad editing. Author mishmashes personal finance along with life coaching or goal setting advice to disastrous results. Book would have been more successful if it had been more concisely written.

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### **Divya says**

This book is more about the author's personal advice on life and money with some anecdotes on his journey to being debt-free. Not quite what I expected but well written nevertheless.

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### **Shana says**

I read this book on my Kindle. I chose this book because I enjoy reading how other people have gotten out of debt, or walked away from a career they didn't love, etc. My husband and I are on this road as well, and I love to read other people's ideas and thoughts on how they got off one journey they didn't love, and headed in the direction their heart truly wanted to take them.

Mr. Hamm has several different thoughts on changing things about one's life whether it's financial, professional, or personal. I thoroughly enjoyed reading his insight. He is very motivational, and has given me some different ideas on things that I can do, changes that I can make. He has inspired me to do something each day to move towards those changes.

If you are feeling dissatisfied with where you are in life, financially, professionally, or personally, I would strongly recommend this book to you. It's an easy read with practical ideas!

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### **Adrian says**

I was so disappointed in this book. As a reader of the excellent blog of the same name by the same author I was hoping for more, I expected a lot. In the end this book reads like a somewhat poorly edited collection of his blog posts and does not offer any more information than is on his blog.

His blog is excellent and simply a fantastic resource. It is the only blog that I read and continually read because Trent Hamm inspires with his posts. Rather than prescribe a detailed method, gives you the questions to ask yourself to not only be financially in charge of your life but also decide which way you want to live life in all areas of life. I can't recommend his blog highly enough, unfortunately I can't extend that to his book.

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## **Elly says**

An easy to read book about personal finance, speckled with personal stories. No previous knowledge needed. If you do know a lot about personal finance, it is still an enjoyable read, but you will not learn as much from it.

Key-points: spend less than you earn, learn to recognise what you really want, and then live according to that, and having fun does not need to cost (a lot of) money.

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