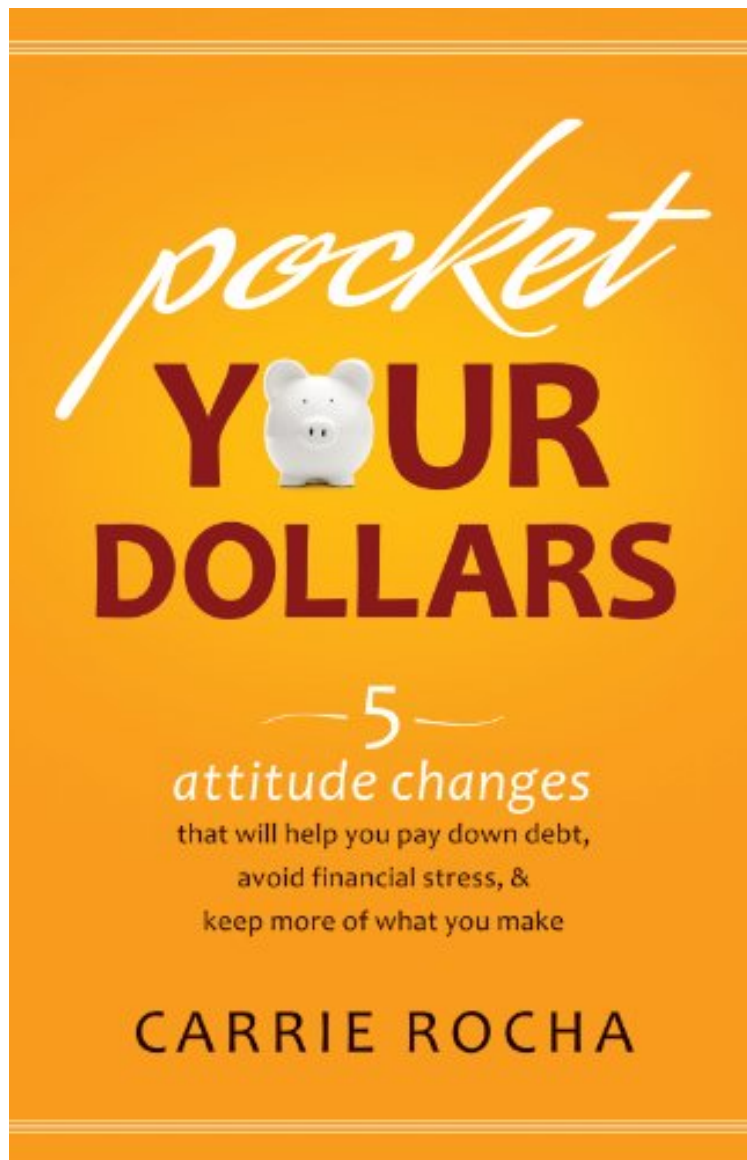


[Pdf free] Pocket Your Dollars: 5 Attitude Changes That Will Help You Pay Down Debt, Avoid Financial Stress, Keep More of What You Make

Pocket Your Dollars: 5 Attitude Changes That Will Help You Pay Down Debt, Avoid Financial Stress, Keep More of What You Make

Carrie Rocha

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Carrie Rocha : Pocket Your Dollars: 5 Attitude Changes That Will Help You Pay Down Debt, Avoid Financial Stress, Keep More of What You Make before purchasing it in order to gage whether or not it would be worth my time, and all praised Pocket Your Dollars: 5 Attitude Changes That Will Help You Pay Down Debt, Avoid Financial Stress, Keep More of What You Make:

1 of 1 people found the following review helpful. An inspiring, personal, hard-to-put-down book that will help you shape up your finances

By Lisa Mom of 2I recently finished reading Carrie Rocha's new book, *Pocket Your Dollars: 5 attitude changes that will help you pay down debt, avoid financial stress, keep more of what you make.* Carrie Rocha is the founder and owner of [Pocket Your Dollars.com](http://PocketYourDollars.com), a popular money site on the web based in the Twin Cities. I've been following her site for several years now (she and I started our blogs at about the same time), and have saved money by using her grocery lists (she lists deals store by store by combining sales with coupons available) and other helpful posts. I bought this book as a Christmas gift for myself. It was a quick read - it took me about 2 weeks to get through it, which is pretty good for a busy, working mom like myself!

Pocket Your Dollars was hard to put down! I kept identifying with Carrie throughout the book and many of the challenges she and her family faced while paying off almost \$60,000 in debt. I enjoyed her many stories and anecdotes that engage and connect with the reader. After sharing her own personal story in chapter 1, "My Story," she continues with "the five attitudes that must go" which are (my summaries of each chapter are in parentheses):

2. If Only I Had More Money (it's not how much money you make; it's what you do with the money you have)
3. I Deserve a Treat (when you say these words in your mind, you are justifying an impulse purchase driven by some sort of emotional fix)
4. It Won't Happen to Me (only budgeting for expenses that are in your face at the moment...for example, "If the furnace was working, I was not saving for its repair.")
5. I'll Fake It 'Til I Make It (you'll buy a good or service not only because it has intrinsic value to you, but because having it displays wealth)
6. I Can't Afford It (harboring guilt or shame when spending money...for example, buying cheap shoes that hurt your feet when you could afford better, more expensive ones)

Just reading those, you have to admit that at least one of those rings a bell with you and your family. They all do or have with me - at least at some point. My husband and I often think "If only we had more money..." when comparing ourselves to others who seem to have more than we do. Then we think of all we DO have and have accomplished. I think of all the debt we've paid off over the years (close to \$30,000) and how little debt we have left (our mortgage and some medical debt, the latter soon to be paid in full). I think of the "travel" savings account we started a couple years ago that we hope to use someday for a nice family vacation. Knowing we're taking steps toward a goal like traveling is what helps us stay positive (and patient!). Anything - at least almost anything - that is important to you can be achieved with the money you have, but sometimes it will take time.

Carrie then "discusses the skills you need to change your attitudes" which are:

7. Changing your Self-Talk
8. Standing Up to Pressure
9. Staying in It for the Long Haul

Finally, in section three: "Now that You're Ready, Some Simple Budgeting Advice" Carrie helps you move forward with your new skills to help you get out of debt and save for the future:

10. Creating a Spending Plan
11. Paying Off Debt
12. Holding Yourself Accountable
13. Helpful Hints for Reducing Expenses

The Paying Off Debt chapter reminded me of how my family paid off all of our debt. Carrie discusses the "debt snowball plan," which psychologists have proven as an effective debt payoff plan, and actually worked for my family. "With the debt snowball," Carrie says, "you pay the minimum amount on every debt you have. Then, when you get a little extra money from somewhere, you apply that money to the one debt on the top of your list." Then when you pay off that first debt, you use the amount you were paying to that debt and apply it to the next debt. By the time you're left with one debt (months, years, whatever it takes), your monthly payment to that debt will be huge and you'll be quickly headed toward being debt-free.

One thought I had after I finished Carrie's book was that her final chapter, "Helpful Hints for Reducing Expenses," left me wanting more. It included some great tips including some I didn't know about (like some helpful websites that were unfamiliar to me), but I think she could have turned this chapter into a whole book of its own. Perhaps that will be Carrie's second book? Hopefully, but either way, there are many books that are full of similar tips for saving money, like *Shop, Save and Share* by Ellie Kay, *Miserly Moms* by Jonni McCoy, and *Cut Your Grocery Bill in Half* by the Economides family.

Overall, I highly recommend the book *Pocket Your Dollars*. You'll connect with Carrie and learn a lot about your own attitudes about money. Then you'll be inspired to pay off your debt and be smarter about your money.

1 of 1 people found the following review helpful. Great book

By JasonThis book has a lot of valuable information and her writing style is entertaining. Her experiences are easy to relate to, as the majority of us have struggled with the same issues that she has. It was entertaining and well worth the cost of the book and the time to read it. My wife and I have already started applying some of the principles outlined and are looking forward to the day when we will be debt free too!

2 of 2 people found the following review helpful. Personal and Sensible

By PGThe author's methods are sound and sensible, and it's certainly impressive to be able to pay down such a large amount of personal debt. The book is written very personally. Using a tone that feels like a discussion, the author is able to help you begin to untangle your personal finance issues. It's a great conversation-starter for you and your spouse, or simply as food for thought. Another book "Effortless Savings: A Step-by-Step Guidebook to Saving Money Without Sacrifice" is also a great resource for reducing expenses. Unlike most personal finance books, I found these two to be particularly helpful. Happy reading!

Popular Personal Finance Blogger Gives the Secret to Lasting Financial Health

Countless free budget plans are available for every possible income level and stage of life. So why do more than 60 percent of U.S. households still live paycheck to paycheck? The key to financial stability and success isn't just about money--it's about attitudes. Rocha uses the lessons she learned overcoming personal debt to teach readers how to triumph over the lies we tell

ourselves, such as "I deserve a treat," "Fake it till you make it," and "I can't afford it." Each chapter uses real-life examples to explain faulty thinking about money, followed by step-by-step instructions for how to overcome these pitfalls. Budgets are helpful, but real change won't happen without a financial attitude adjustment.

From the Back Cover When it comes to money, attitude is everything Carrie Rocha, founder and owner of Pocket Your Dollars.com, one of the most popular sites on the web, shares the secrets that will help you change the way you think about money. Seven years ago she and her husband were surprised to discover the mountain of debt they'd accumulated. They knew they'd have to make big changes. Thirty months later they were debt free and have stayed that way ever since. How did they do it? It wasn't through a step-by-step financial program or spending plan. It turns out, budgets can't fix everything--real change takes an attitude adjustment. You too can triumph over the pitfalls that lead to financial stress. With practical help in every chapter, including real-life examples and easy-to-use self-assessment tools, you'll soon understand what Carrie discovered: Lasting change can start today. "With prices soaring higher than incomes are growing, families everywhere need to learn what Carrie Rocha teaches in Pocket Your Dollars."--Mary Hunt, Author, *7 Money Rules for Life and Raising Financially Confident Kids* "I highly recommend Pocket Your Dollars. This book addresses the root causes behind most money problems."--Will Chen, co-founder of Wisebread.com "For readers who think that they weren't taught to handle their finances correctly, or that everyone around them is making financial change impossible, Rocha's methods should prove worthwhile." --Bookpage "Anyone with the goal of tightening her wallet in the new year will find Pocket Your Dollars incredibly helpful (and let's face it, that's pretty much everyone, right?)." --Sheknows.com Carrie Rocha owns and operates PocketYourDollars.com, one of the most popular personal finance sites on the web, helping readers enjoy life within their means. Carrie writes regularly for Bankrate.com and has been featured on Wall Street Journal Radio, Glamour, Yahoo! Finance, CNNMoney.com, FoxBusiness.com, and many other magazines and websites. Carrie lives with her husband and two daughters in suburban Minneapolis, Minnesota. Learn more at www.pocketyourdollars.com. About the Author Carrie Rocha [ha-sha] owns and operates PocketYourDollars.com, one of the most popular couponing and personal finance sites on the web. She shares money-saving ideas she learned as her family eliminated \$50,000 in debt in two-and-a-half years. A sought-after