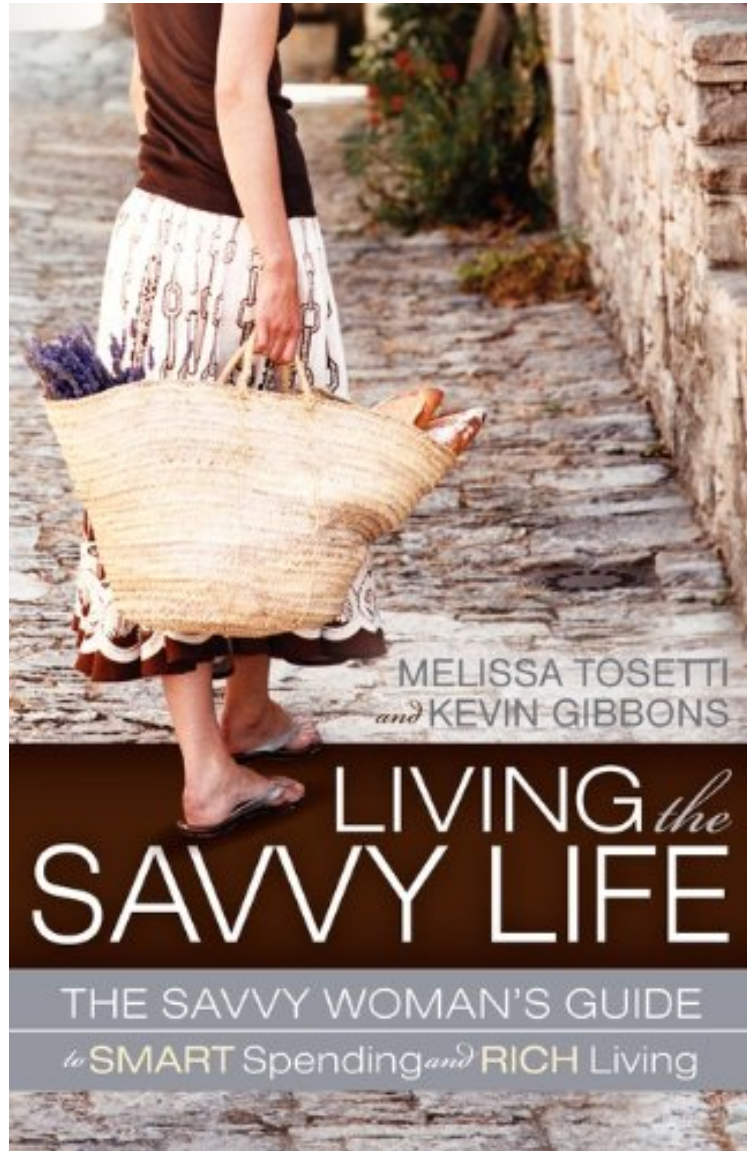


[Read free ebook] Living The Savvy Life: The Savvy Woman's Guide to Smart Spending and Rich Living

# Living The Savvy Life: The Savvy Woman's Guide to Smart Spending and Rich Living

*Melissa Tosetti*

*\*Download PDF | ePub | DOC | audiobook | ebooks*



DOWNLOAD



READ ONLINE

#690329 in eBooks 2011-01-11 2011-01-11 File Name: B004LROUHC | File size: 26.Mb

**Melissa Tosetti : Living The Savvy Life: The Savvy Woman's Guide to Smart Spending and Rich Living** before purchasing it in order to gage whether or not it would be worth my time, and all praised Living The Savvy Life: The Savvy Woman's Guide to Smart Spending and Rich Living:

17 of 17 people found the following review helpful. Are you Average or Savvy?By HLSWhen Melissa Tosetti opened the "Introduction" with a descriptive contrast between the "Average Woman" and the "Savvy Woman", I was hooked.

Refreshingly, I feel that I am doing well in living a "savvy life". I have implemented so many changes in my lifestyle over the past five years that many of the points she makes on how to shop for clothing, food and travel already resonate with me. By reading her book, I felt more validated by my choices. After all, when living in a world surrounded by "Average Women", it can sometimes feel pretty lonely being "savvy". Her book is full of references, equations and lists that make for easy to follow advice. I loved the information provided on pages 174-175 about financial rules to follow in order to prosper (I have been looking for those equations for a long time). Each of the main chapters that focus on certain life subjects (ie: Home, Food, Money, Beauty, etc) has a Top 10 List recap of the chapter. I took a lot of interest in the chapters on "Food" and "Money". I am now putting forth the effort to look at recipes, list exactly what I need to make those recipes and then go grocery shopping. I know this is going to help us keep our grocery bill down and it will keep me organized with meal planning. Another tip I am employing is keeping a "Spending Book". I am constantly seeing things I would like to purchase. My old self would have thought nothing of throwing it in the cart (real or virtual) and "buy it now"-even if that had meant charging it. By using a "spending book", this means saving and planning ahead for purchases and/or emergencies. Keeping a list of things I want or need close at hand, will help me to control my spending and not make frivolous purchases I will regret later. OH! And did you know about Ebates? I sure didn't and it kills me to think about how much money I lost on such ignorance. All in all, this is going to be one book that doesn't rest on the bookshelf too long. I will be repeatedly reaching for it and referring to it for its fine, simple, non-preachy advice. 11 of 11 people found the following review helpful. OK if You Need Very Basic Advice By Southern Buyer This book was a bit too self-congratulatory for me, as it seemed to be about the author's personal lifestyle more than "living the savvy life." It was about acquiring very basic life skills. If it were marketed as a book about how to be competent, I would be less critical. I am in my low 30s and have already learned all of these basic life tips. I can see how the cooking section could be helpful to people who have not yet learned how to cook simple, healthy meals. The wardrobe editing tips were helpful, particularly the section on how to organize clothing and jewelry, and how to avoid impulse purchases and shop with purpose. This book was not without some merit, but I think that most people shopping for this book probably have mastered such basic concepts. 3 of 3 people found the following review helpful. Savings 101 By Anne-Marie I found this book to be incredibly mind-numbing. It seems to be written toward an audience of extremely indulgent individuals who are learning the very basics of how to scale back spending. They're incredibly simple ideas - ones you can probably find for free with a "how to save money" search on the Internet. If you're going to be a resource - be a resource. Give some unique ideas. There's an entire chapter about what kind of tools and utensils to have in your kitchen...come on. So, bottom line is I did not find this book or the information in it to be anything new or helpful. If you have a retirement account, a savings account, don't eat out every other day of the week or go shopping every weekend...you're already ahead of the game as far as the content of this book is concerned. Be savvy and spend your money elsewhere!

It's Not About Being Cheap. Living the Savvy Life isn't about being a cheapskate, a miser or a tightwad. It's about having security and peace of mind by spending less than you make. It's about knowing where you stand financially on a daily basis so you can make intelligent fiscal decisions. It's about being penny-wise on the things that are less important to you so you can spend money on the things that are important to you. It's about choosing to purchase only the things that you love and make you happy. It's about cooking at home more often so you can occasionally splurge on dinner at your favorite restaurant. It's about creating an environment in your home that is warm, comforting, and expressive of who you are. It's about having a wardrobe made entirely of clothes that fit and look great on you. It's about enjoying your time off even more because you planned for it and know you can afford it. Although Living the Savvy Life is filled with ways to save money, it isn't about frugal living. It's about finding, attaining and maintaining balance. Are you ready to start Living the Savvy Life?

So many books on how to manage your finances are so technical and, well, just boring! Not Living the Savvy Life: The Savvy Woman's Guide to Smart Spending and Rich Living by Melissa Tosetti and Kevin Gibbons! Melissa actually puts money management into words women can relate to...like "wardrobe", "beauty", "food", "entertainment" and "home". I mean come on, what woman doesn't want to manage her money better so she feels free to invest in a beautiful, functional wardrobe or a well-designed home. Ok, so maybe you're not into fashion (though I think anyone reading this blog is). Some women aren't. But that is what is so great about this book. It teaches you how to save on areas that aren't as important to you so that you have more money to spend where it matters. Maybe you are perfectly happy with a minimal wardrobe and pared down interior but are a food loving world explorer who wants to try every cuisine in the country or region it is indigenous to (really cool idea actually). You can do it! All it takes is saying no to what's not important so you can say yes to what is. Living the Savvy Life will help you put it all into perspective and show you how to discover your personal passions and financial priorities...there is an entire chapter entitled "What is Important to You" that includes a questionnaire for each basic area of your life. By taking some time and answering this questionnaire in full, honest detail you can determine exactly what is most important to you (not to your friends,

not to society) at this time in your life. Once you know what is important to you, you can better decide how to spend your money. The authors of LTSL know that the first step to being savvy is being organized. You will be aided in organizing your closet and pantry and will be given practical tips on setting up systems so you know what you have at all times. How to set up a bill paying system, checking account management system and manage credit card debt are all covered and of course, it wouldn't be a book on savvyness if it didn't include that little well-known concept of "pay yourself first" (retirement funds and savings accounts ladies!). And if you just really do want more information on how to grow your hedge fund, well, that's not actually covered by the authors but they tell you where to find sources that do cover such in-depth subjects in the "Favorite Resources" section! --Bobbie Michelle Harman, of Euro Chic <http://eurochic.wordpress.com/2010/12/09/living-the-savvy-life/>From the AuthorThe average personal savings rate in the U.S. over the last 10 years was 1.7%. The average American family has an estimated \$8,600 worth of unpaid credit card debt. They need guidelines for making the difficult financial decisions that impact their overall lives. Living the Savvy Life provides those guidelines. Living the Savvy Life advocates spending on the things that are important to you and saving on the things that are not as important, rather than simply cutting back everywhere. Living the Savvy Life recognizes that personal financial management involves balancing all the different aspects of your life and provides concrete, easy-to-implement advice for how to improve your overall financial health. Living the Savvy Life provides habits and routines that are easy to start, easy to maintain and make managing your finances effortless. Living the Savvy Life helps you design your own savvy life based on the philosophy of saving on the things that are not as important to you so you can afford to spend on the things that are important to you.From the Back CoverIt's Not About Being Cheap! Living the Savvy Life isn't about being a cheapskate, a miser or a tightwad. It's about... Having security and peace of mind by spending less than you make. Knowing where you stand financially on a daily basis so you can make intelligent fiscal decisions. Being penny-wise on the things that are less important to you so you can spend money on the things that are more important to you. Choosing to purchase only the things that you love and make you happy. Cooking at home more often so you can occasionally splurge on dinner at your favorite restaurant. Creating an environment in your home that is warm, comforting and expressive of who you are. Having a wardrobe made entirely of clothes that fit and look good on you. Enjoying your time off even more because you planned for it and know you can "afford it." Although Living the Savvy Life is filled with ways to save money, it isn't about frugal living. It's about finding, attaining and maintaining balance. Are you ready to start Living the Savvy Life?