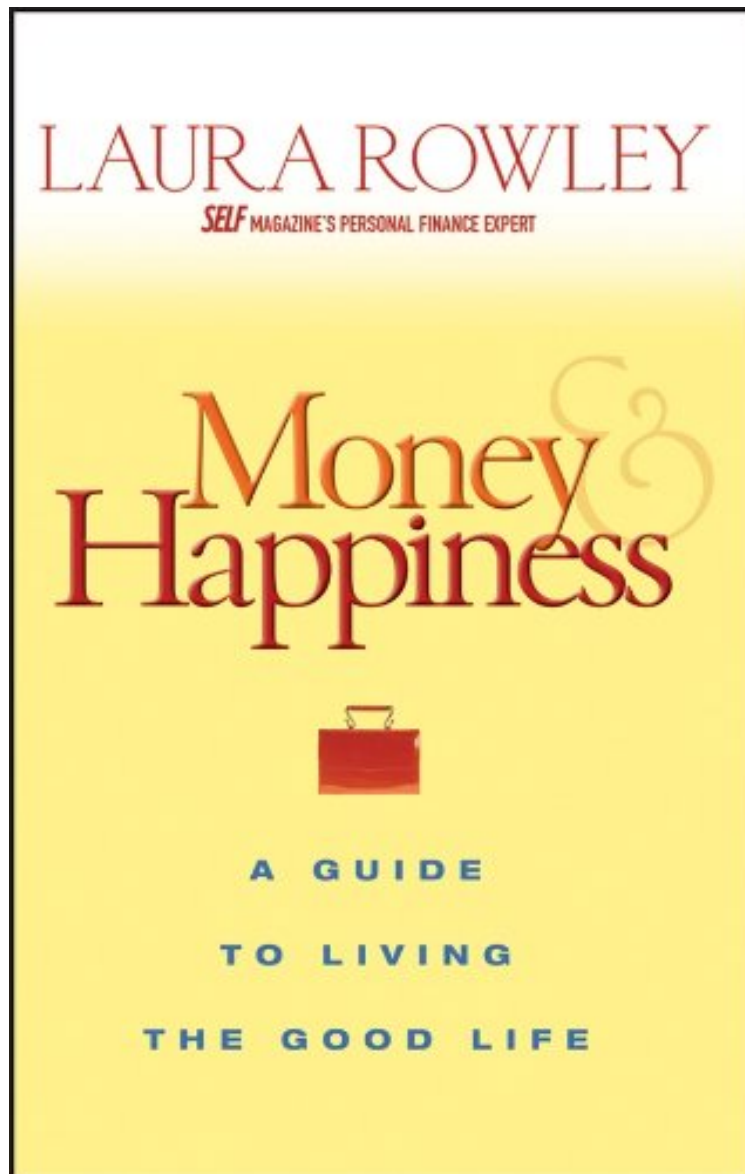


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Money and Happiness: A Guide to Living the Good Life

Laura Rowley

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Praise for Money Happiness "Laura Rowley makes us all understand the money-happiness connection in our own lives so that we spend our time and our efforts wisely. She gets to the heart of why money can bring feelings of stress, joy, and freedom, and Rowley offers insight that every reader can use to make smarter decisions that will lead to living a rich life in every possible definition of the term." --Lucy Danziger, Editor in Chief, Self magazine "This is a wry and companionable guide to getting your finances in better sync with your values, and who wouldn't be enriched by that?" --Melinda Henneberger, Contributing Editor, Newsweek "Money and Happiness takes cold, hard, financial information and warms it up through the voice of your best friend. You'll find out how to achieve your life dreams, and avoid money nightmares. The cost of this book may be the best investment you'll ever make." --Kevin McKinley, CFP, author of Make Your Kid a Millionaire and host of public radio's On Your Money "Let Laura Rowley guide you to a rational and rewarding life by helping you re-order your approach to your financial well-being. This book covers all the dimensions you need to know about how to plan properly for your reality. She teaches that you need not be loaded to be happy. And she shows you how to set, then achieve, your goals. For your sanity, Rowley is a welcome antidote to the wave of materialism washing over our culture." --Allan Dodds Frank, Bloomberg Television

From the Inside Flap Wealth means different things to different people. That's why the road to financial happiness begins with identifying your values. When you know what you believe and are focused on your highest priorities, you have control. You can earn, spend, save, and invest in meaningful and effective ways. You can banish money anxiety forever. You can manage your money so that it reflects your energy, imagination, and passion. In Money and Happiness, award-winning print and television journalist Laura Rowley reveals the secret to financial happiness: aligning your money and your values. Through powerful stories of real women-- their money choices, how money has shaped their lives, and how they've used it to facilitate their genuine happiness-- Rowley skillfully details the practical financial tools and positive strategies you need to create "the good life" in a meaningful way. As the personal finance columnist for Self, a women's magazine with over 5 million readers, Laura Rowley has corresponded with many women who are ambitious, educated, and earn competitive salaries. And yet many feel overwhelmed by money and don't understand how to manage their money so it maximizes their happiness. From self-assessment tests to checklists for analyzing your spending patterns, this book will give you the financial knowledge you need to succeed. But first, you'll find tools to help you discover the source of your values-- family, community, and personality-- and learn how your experiences and character come together to create a larger belief system about money. Here's where Money and Happiness moves on to discuss other important financial issues, such as: Controlling your spending habits, paying off debts, and improving your credit score Saving now for what you value most and the countless ways to make your money grow for your golden years The risks and rewards of the investment opportunities available to you "Money milestones"-- marriage, changing jobs, buying real estate, and having children Rowley also explores three decades of scientific research into happiness-- and uncovers how to be happy with whatever you have in the bank, while you move toward your long-term goals. Through an imaginative approach to the art and science of personal finance, Money and Happiness will inspire you to find genuine happiness with money as your partner. From the Back Cover Praise for Money Happiness "Laura Rowley makes us all understand the money-happiness connection in our own lives so that we spend our time and our efforts wisely. She gets to the heart of why money can bring feelings of stress, joy, and freedom, and Rowley offers insight that every reader can use to make smarter decisions that will lead to living a rich life in every possible definition of the term." --Lucy Danziger, Editor in Chief, Self magazine "This is a wry and companionable guide to getting your finances in better sync with your values, and who wouldn't be enriched by that?" --Melinda Henneberger, Contributing Editor, Newsweek "Money and Happiness takes cold, hard, financial information and warms it up through the voice of your best friend. You'll find out how to achieve your life dreams, and avoid money nightmares. The cost of this book may be the best investment you'll ever make." --Kevin McKinley, CFP, author of Make Your Kid a Millionaire and host of public radio's On Your Money "Let Laura Rowley guide you to a rational and rewarding life by helping you re-order your approach to your financial well-being. This book covers all the dimensions you need to know about how to plan properly for your reality. She teaches

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About the Author

LAURA ROWLEY is an award-winning print and television journalist and the author of *On Target: How the World's Hottest Retailer Hit a Bull's-Eye* (also from Wiley). She writes the weekly "Money Happiness" column for Yahoo! Finance and is a contributing editor for *Self* magazine. Rowley is a former reporter and producer for CNN Business News in New York, reporting on air for *Your Business* and *Business Unusual*. Her freelance writing has appeared in the *New York Times*, *Parents*, *Baby Talk*, and other publications. Rowley has been interviewed by *Good Morning America*, *CNBC*, *Bloomberg Television*, *Oxygen*, and numerous other broadcast programs and print publications, including the *Wall Street Journal*. She holds a master of divinity from New York Theological Seminary, a bachelor's degree cum laude in journalism from the University of Illinois at Urbana-Champaign, and a premier degree in French studies from the University of Burgundy in France. Visit her Web site at www.laurarowley.com.