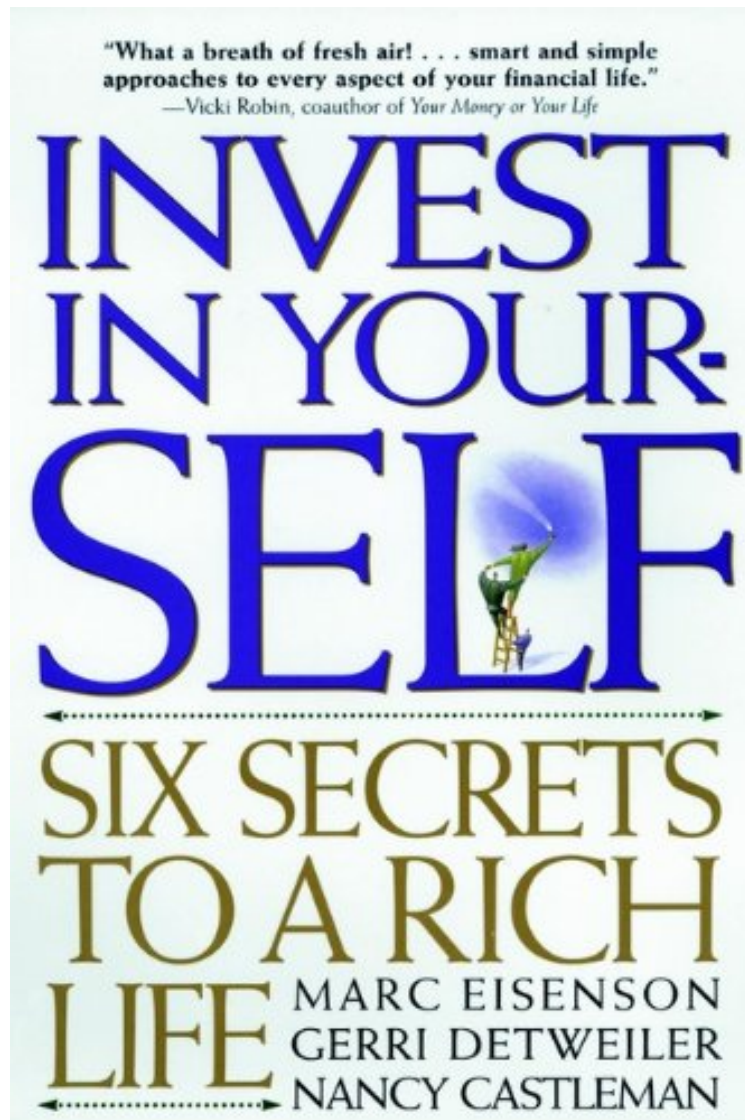


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## Invest in Your-SELF: Six Secrets to a Rich Life

Marc Eisenson, Gerri Detweiler, Nancy Castleman  
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.com Written by three veteran consumer experts who escaped the rat race, Invest in Yourself is a comprehensive guide for saving money and becoming a better person in the process. The book offers six secrets to the rich life--the first is to determine what you want in a career, write Marc Eisenson, Gerri Detweiler, and Nancy Castleman. "By carefully investing your time, energy, and maybe a little money, you can find out where you really want to go--and then do what you need to get there," they write. "It's one of your best investment opportunities, way better than anything you can get in the stock market." The other five keys: invest in intangibles like family and friends; pay off debts and get into a 401(k); keep learning new skills; manage your own money and get an "ace in the hole"--a tiny business of your own. Invest in Yourself offers a myriad of tips for squeezing the most out of a dollar. It tells you how to negotiate to get the best price on just about anything, including motel rooms and used cars, and gives the lowdown on turning your kids into savers and investors, controlling college bills, cutting home buying costs, and planning for retirement. The book is also a good clearinghouse for Web sites, helpful phone numbers, and information about newsletters like *Loose Change* and *The Cheapskate Monthly*. The authors know first hand how to live a simple life and reduce expenses. Eisenson and Castleman left behind the big city and started a pro-consumer newsletter in a rented dream home in the country. They very rarely go to stores, preferring yard sales and thrift shops; they grow much of their own food; and practically everything they buy is used. If it breaks, they fix it. Cowriter Gerri Detweiler chucked her executive post with a large credit-education organization and made it as a writer and consultant. If you're thinking of making a similar move, this book might be a good investment. It's also for anyone looking for some ways to stay on a tight budget or for people just joining the working world. --Dan Ring  
From Booklist Eisenson, along with Nancy Castleman, promote debt-free living in the newsletter they publish, *Pocket Change Investor*. Gerri Detweiler is author of *The Ultimate Credit Handbook* (1993, 1997) and former executive director of the Bankcard Holders of America. Here the three cooperate to combine several different genres of self-help guidance. They make the case that money management is more than

just earning, spending, and investing wisely; "it's about how you choose to live your life" and "there's no correct way to go." Taking note that there are many possible variations on the family today, they still advise to "put your family first." They also suggest that no matter where you work, always "be in business for yourself." The trio offer an array of penny-pinching and penny-saving tips in order to "make the most of the money you bring home." They recommend avoiding debt and eschewing credit whenever possible. Finally, the authors lay out the simple basics for setting a financial planning strategy. David Rouse

From the Publisher

Simplification is one of the major trends in this country. People are looking for ways to successfully balance their personal finances, work, and family life. *Invest in Yourself* addresses these concerns and provides the perfect mix of down-to-earth philosophy, financial strategies, and money saving tips all designed to lead to a happier and more productive life. While other personal finance books tend to focus on living frugally, this book explains ways to lead a richer life by only spending money on what's important. The authors, consumer advocates, have formulated a six-step program designed to help readers assess their needs and wants, and eventually lead them to creating the life they desire. The book also offers helpful tips on such timely financial topics as lowering credit card fees, reducing long distance phone service, prepaying mortgages, and negotiating flex time at work.