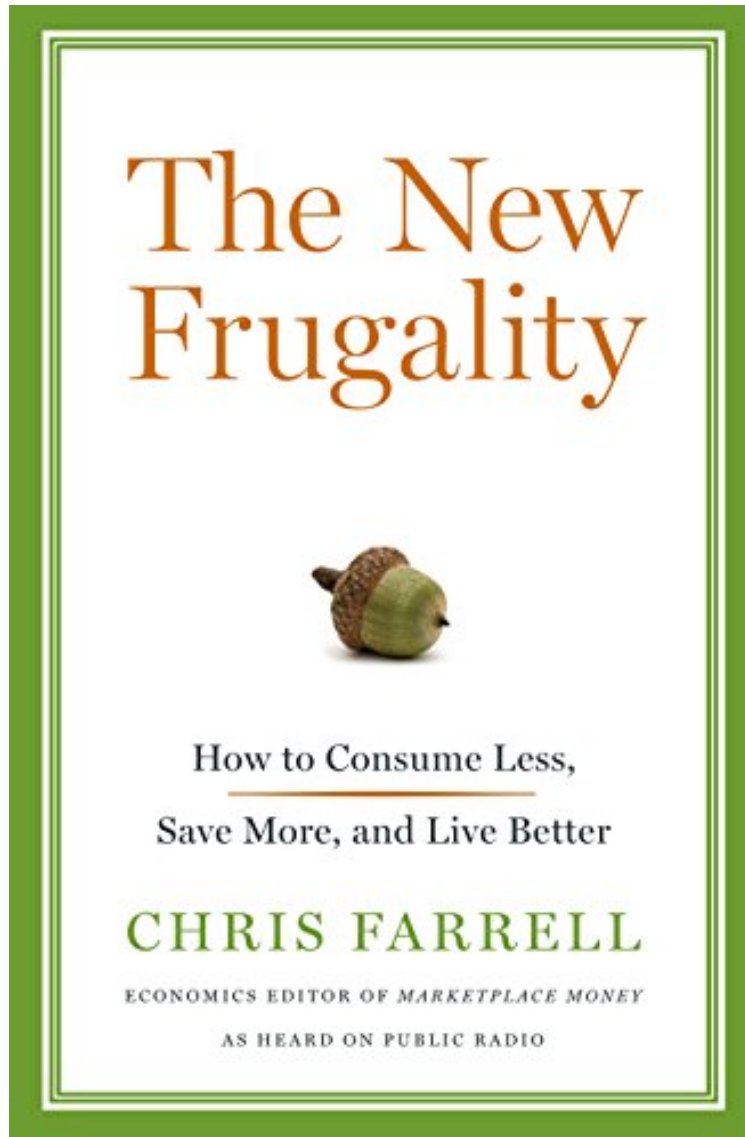


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The New Frugality: How to Consume Less, Save More, and Live Better

Chris Farrell

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As the recession deepens, with a downturn in spending, rise in defaulting mortgages and throttling of credit, a Go-Go economy has transitioned to a Uh-Oh economy. How did we get here and what does it mean for individuals and families? The New Frugality lays out how Americans have overspent-and offers a way out through consuming less and saving more-showing that living simply is not just living "cheaply."

From Publishers WeeklyAmerica's mad romance with consumer debt is finally on the decline, and Farrell, economics editor for public radio's Marketplace Money, guides readers to a healthier relationship with their finances. Personal finance is more than just money, he points out; it's about deciding how to live a good life, figuring out what you really cherish and value, then putting your money behind those goals and beliefsmdash;and how living environmentally conscious is a natural outgrowth (and happy consequence) of living within your means. He examines the evolution of consumer debt and moves on to offer concrete advice on dealing with risk and debt, putting savings aside for investing, college, retirement, charitable givingmdash;and realizing if and when you have enough. With an emphasis on changing the way we live to make the most of what we have and promoting moderation, Farrell provides a solid and encouraging high-level overview of individual financial health. (Jan.) Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. lquo;America's mad romance with consumer debt is finally on the decline, and Farrell, economics editor for public radio's "Marketplace Money", guides readers to a healthier relationship with their financeshellip; With an emphasis on changing the way we live to make the most of what we have and promoting moderation, Farrell provides a solid and encouraging high-level overview of individual financial health.rdqo;mdash;Publishers Weekly lquo;A how-to for people who say the Great Recession has made them want to change.rdqo;mdash;Star Tribuneldquo;[Farrell is] eager to restore fiscal conservatism to its proper, vaunted role. Being thrifty has become a badge of honorhellip;Farrell is so enthusiastic in his mission to promote a more sensible lifestyle that he makes the reader want to burn a credit card.rdqo;mdash;Time lquo;This book offers age-old advice on budgeting, saving, investing, renting vs. buying a home, and other financial basics. Farrell's advice comes wrapped in a message about financially and ecologically sustainable living that is particularly welcome in tough times.rdqo;mdash;SmartMoneyldquo;Herersquo;s the good news: Being frugal is not synonymous with being cheap. Buy the good bike, the low-energy-use appliance; theirsquo;re better made and will last longer. Just donrsquo;t be reckless, with your life or your habitat. The Newnbsp;Frugality includes tips on college savings plans, shared home equity, home insurance, investing, borrowing and retirement.rdqo;mdash;Los Angeles Times lquo;[The New Frugality] is full of information about how to manage money wiselyhellip;The book has a lot to like, including the storytelling style and such tips on saving and sustainability as to share books with friends.rdqo;mdash;Washington Post lquo;In Farrell's new book The Newnbsp;Frugality, he presents a number of ways for moving forward in our slumpy economy without totally going broke. Not only does Farrell point out the ways in which we can be frugal, he discusses the ways in which global climate change affects us and concludes that frugality and "going green" can and should go hand in hand. Purchasing things that are affordable AND sustainable, Farrell argues, is the key.rdqo;mdash;SFistldquo;Chrisnbsp;Farrell helps define the newnbsp;frugalitymdash;and how it can be enriching.rdqo;mdash;Minnesota Monthlyldquo;A guide to creating a healthier relationship with your moneyhellip;The author provides concrete advice on dealing with risk and debt, putting savings aside for investing, college, retirement, charitable givingmdash;and realizing if and when you have enough.rdqo;mdash;Time.com nbsp;ldquo;[The New Frugality] will help you spend less and save morehellip;This book is filled with anecdotes, historical insights, resources and common sense, all of which are designed to teach you how to wisely spend your money while saving for the future.rdqo;mdash;The Arizona Republic lquo;Chrisnbsp;Farrell provides practical guidance about how to manage personal finances. In a nutshell, which is a great disservice to the author, Farrell -- who hosts a radio show on NPR-- advocates implementing a margin of safety in investing and a return to the frugality that many of us grew up withhellip;the world would be a better place if more people followed his common sense advice.rdqo; ndash; Star Ledger